

# NACARA 2024 ANNUAL CONFERENCE AND TRAINING AGENDA

**Date:** September 30-October 2  
California Department of Financial  
Protection and Innovation  
2101 Arena Boulevard  
Sacramento, CA 95834

**Erin Van Engelen,  
ID**

President

**Herb Thompson,  
CA**

Treasurer

**Melinda Lee, CA**  
Vice-President

**Grace Hamilton, WA**  
Director

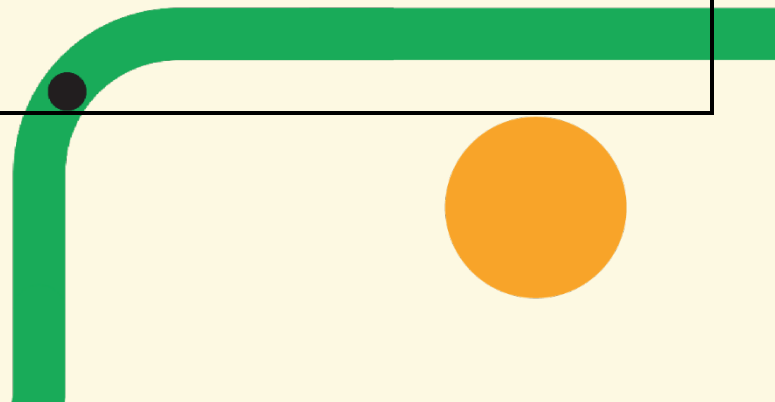
**Matthew Kingsley, WI**  
Secretary

**Kelly Mack, MD**  
Director

| <b>Monday,<br/>September 30,<br/>2024</b> | <b>REGULATOR ONLY DAY<br/>Not Open to Industry<br/>Attendees</b> | <b>ALL TIMES ARE LISTED IN PACIFIC<br/>DAYLIGHT TIME (PDT)</b>  |
|---|--|---|
| 8:00-8:30                                 | REGISTRATION<br>Continental Breakfast Provided                   |   |
| 8:30-9:00                                 | Welcome & Opening Remarks  | Erin Van Engelen - <i>NACARA President</i><br>Suzanne Martindale – <i>Senior Deputy<br/>Commissioner DFPI</i><br>Melinda Lee - <i>NACARA Vice President</i> |
| 9:00-9:45                                 | Federal Trade Commission<br>Update                               | Kelle Slaughter – <i>Senior Investigator, Federal<br/>Trade Commission</i>  |
| 9:45-10:00                                | BREAK  |   |
| 10:00-12:00                               | CSBS Baseline Cybersecurity<br>Examiner Training – Part I        | Brad Robinson - <i>Senior Director, Cybersecurity<br/>Policy and Supervision</i>  |
| 12:00-1:00                                | LUNCH (PROVIDED)   |   |
| 1:00-3:30                                 | CSBS Baseline Cybersecurity<br>Examiner Training – Part II       | Brad Robinson - <i>Senior Director, Cybersecurity<br/>Policy and Supervision</i>  |
| 3:30-3:45                                 | BREAK  |   |

|           |   |   |
|-----------|---|---|
| 3:45-4:15 | Student Loan Task Force Update                            | Bradley Fletcher – <i>Consumer Services Manager, Illinois Department of Financial &amp; Professional Regulation</i> |
| 4:15-4:45 | Regulator Roundtable                                      | Moderator: Melinda Lee – <i>Deputy Commissioner, California Department of Financial Protection and Innovation</i>   |
| 4:45-5:00 | NACARA Business Meeting and Executive Committee Elections |   |

| <b>Tuesday, October 1, 2024</b> | <b>Regulator and Industry Sessions Begin</b>  | <b>ALL TIMES ARE LISTED IN PACIFIC DAYLIGHT TIME (PDT)</b>   |
|---------------------------------|---|--|
| 8:00-8:30                       | REGISTRATION<br>Continental Breakfast Provided  |  |
| 8:30-9:30                       | What's Happening at the CFPB  | Leslie Parrish – <i>Deputy Assistant Director, Consumer Finance Protection Bureau</i>  |
| 9:30-9:40                       | BREAK   |  |
| 9:40-10:30                      | Debt Collection Update  | Andy Madden – <i>VP Government &amp; State Affairs, ACA International</i><br>David Reid – <i>General Counsel, RMAi</i>   |
| 10:30-10:40                     | BREAK   |  |
| 10:40-11:40                     | Changes in Privacy, Data Security, and AI laws and the Impact on Credit and Collections | Leslie Bender – <i>Sr. Counsel, Eversheds Sutherland (US) LLP</i><br>Porter Heath Morgan IV – <i>Partner at Martin, Golden, Lyons, Watts, Morgan</i><br>Justin Murphy – <i>Board Member, Washington State Collection Board</i> |
| 11:40-1:00                      | LUNCH ON YOUR OWN   |  |



|                                   |  |  |
|-----------------------------------|--|--|
| 1:00-2:30                         | Regulator and Industry Roundtable Discussion   | Moderator: Herb Thompson – <i>Financial Institutions manager, California Department of Financial Protection and Innovation</i>   |
| 2:30-2:45                         | BREAK  |  |
| 2:45-4:00                         | Don't Take It Personally – Is it Consumer or Commercial?                                     | Brit J. Suttell – <i>Member and Shareholder, Barron &amp; Newberger, PC</i><br>Annette Waggoner – <i>Executive Director, Commercial Collection Agencies of America</i>   |
| 4:00-4:15                         | BREAK  |  |
| 4:15-5:00                         | What to Do When You Receive a Notice of Examination from the States – MDCC Coordinated Panel | Jillian Laine – <i>Supervising Examiner Debt Collection, Idaho Department of Finance</i><br>Jaime Fields – <i>Financial Examiner/Investigator III, Idaho Department of Finance</i>   |
|                                   |  |  |
| <b>Wednesday, October 2, 2024</b> | <b>Regulator and Industry Sessions Continue</b>  | <b>ALL TIMES ARE LISTED IN PACIFIC DAYLIGHT TIME (PDT)</b>   |
| 8:00-8:30                         | CONTINENTAL BREAKFAST PROVIDED   |  |
| 8:30-9:45                         | There's No Place Like Home – Responsible Oversight of Remote Work                            | David Reid – <i>General Counsel, RMAi</i><br>Andy Madden - <i>VP Government &amp; State Affairs, ACA International</i><br>Leslie Bender - <i>Sr. Counsel Eversheds Sutherland (US) LLP</i><br>Christi Young Barger – <i>Sr. Director of Licensing, Cornerstone Licensing Services</i><br>Kevin Crocker – <i>Attorney, Barron &amp; Newburger, PC</i> |
| 9:45-10:00                        | BREAK  |  |
| 10:00-11:15                       | Uniform Consumer Credit Default Judgment Act   | Donald S. Maurice – <i>President/Owner, Maurice Wutscher, LLP</i><br>Raymond Pepe – <i>Counsel, K &amp; L Gates</i>  |
| 11:15-11:30                       | Closing Remarks And Adjournment  | Erin Van Engelen, <i>NACARA President</i>  |



**Leslie C. Bender** counsels financial services and healthcare clients on a broad range of litigation, privacy, data security, and consumer financial protection laws relying upon her strategic and legal experience as a general counsel. She provides counsel on matters including privacy, consumer financial protection, HIPAA, data security, labor and employment, litigation, contracts, alternative dispute resolution and mediation, government affairs, regulatory relations, and change and project management. Leslie has more than two decades of experience in privacy and consumer financial protection and related regulatory relations before various federal and state regulators. As an award-winning and engaging corporate trainer, Leslie has more than 30 years of experience working with financial institutions, collection agencies, and as a compliance consultant and trainer for hospitals. Recognized as a national authority on information privacy and security law, she was one of the first privacy officers accredited by the International Association of Privacy Professionals as a Certified Information Privacy Professional.



**Kevin Crocker**, in his multi-jurisdictional legal practice, represents financial institutions, debt servicers and buyers, law firms, auto lenders, and collection agencies in a broad range of compliance, litigation, and regulatory defense matters. His litigation practice includes defending clients in individual lawsuits and class action matters involving the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Telephone Consumer Protection Act, and related federal and state consumer protection laws. He also assists members of the consumer financial services industry in investigations and enforcement matters initiated by state and federal regulatory agencies, including state Attorneys General, the Federal Trade Commission the Consumer Financial Protection Bureau. In addition, his practice includes the representation of individuals, businesses and insurance carriers in commercial litigation and insurance defense litigation matters.



**Jamie Fields** is a financial examiner for the Idaho Department of Finance, where she licenses and supervises collection agencies, debt buyers, debt counselors, credit counselors, and credit repair businesses pursuant to the Idaho Collection Agency Act. Previously, she was a fraud investigator for San Diego County Credit Union and a fraud analyst and team manager for Bank of America. Jamie is a graduate of Purdue University and Arizona State University with degrees in history and investigative journalism.



**Bradley Fletcher**, a native of the Kansas City area, attended Culver–Stockton College in Canton, Missouri where he received his bachelor’s degree in business. After graduating, Brad went to work for Albertsons Companies, Inc. coordinating operational activities. Brad joined public service for the State of Illinois in 2008. For the next 10 years, Brad worked as an accountant and in program and senior management roles for professional licenses. Brad was hired as the Consumer Services Manager for the Department of Financial and Professional Regulation in November of 2018. Brad manages examination and licensing for student loan servicers in the State of Illinois. Brad, alongside other state regulators, helped created and lead the Student Loan Supervisory Taskforce that is housed within the NACCA (National Association of Consumer Credit Administrators) and NACARA (North American Collection Agency Regulatory Association). Brad resides with his wife and son near Springfield, Illinois



**Jillian Laine** is a Supervising Examiner/Investigator IV with the Idaho Department of Finance overseeing the Consumer Finance Bureau’s Credit Service Program with oversight of the debt collection industry. Jillian Laine joined the Idaho Department of Finance in 2011 after fifteen years in management and compliance in the banking industry. As a Certified Consumer Protection Examiner III, Jillian uses her background in accounting, and twenty-six years of regulatory and compliance experience to conduct compliance examinations and investigations of financial service providers. As the Collection Agency Subject Matter Expert for the Department, she works diligently remain focused on educating industry in compliance best practices. Jillian serves on the NACARA (North American Collection Agency Regulatory Association) Multi-State Debt Collection Committee adding vital input to the development of examination procedures for joint state examinations; is on the CSBS - State Coordinating Committee to assist in determining the upcoming CFPB/State coordinated examination subjects; and the State Examination System Steering Committee. Additional areas of oversight expertise include mortgage lending, mortgage servicing, consumer lending, and licensing in the collections area of Consumer Finance. Jillian resides in Boise, Idaho, with her husband and two dogs. When she is not keeping busy with work, you can find her on a river somewhere.



**Melinda Lee** has been with the CA Department of Financial Protection and Innovation since 1992. In August 2021 she accepted the position of Deputy Commissioner of the Debt Collector program. She is tasked with implementing the Debt Collector Licensing Act approved by Governor Newsom on September 25, 2020. She provides leadership over both the licensing and the examination programs under this division. Prior to that from 1992 to 2017 she was a manager in the Banking Division. In 2017 she left the Banking Division to run the Student Loan Servicing Program. She was responsible for the implementation of CA Student Loan Servicing Act. Ms. Lee is the Vice President for NACARA and she represents NACARA as a member of the NMLS Policy Committee.



**Andy Madden** serves as the Vice President of Government & State Affairs for ACA International, covering legislative and regulatory issues impacting the credit and debt collection industry. ACA International was founded in 1939 bringing together third-party collection agencies, law firms, asset buying companies, creditors and vendor affiliates, representing more than 230,000 industry employees. Andy has worked in government relations and political affairs at both the state and federal levels for more than 24 years. Earlier in his career, he was appointed to the U.S. Department of Labor where he served as the Senior Intergovernmental Affairs Officer and as Chief of Staff of the Mine Safety and Health Administration. He has also served as Senior Vice President at Bond & Company, a Washington, D.C. based government relations firm where he lobbied for clients at the state and federal levels. Andy grew up in southern Mississippi and graduated from Tulane University in New Orleans. He and his wife live in Alexandria, Virginia, with their two children.



**Suzanne Martindale** is Senior Deputy Commissioner of Consumer Financial Protection at the California Department of Financial Protection and Innovation. She was appointed to the role by Governor Gavin Newsom in February 2021 in order to oversee implementation of the California Consumer Financial Protection Law (CCPFL) of 2020, legislation which dramatically expanded the agency's jurisdiction over financial products and services. Before joining the DFPI, she served as Senior Policy Counsel and Western States Legislative Manager at Consumer



Reports, where she worked for more than a decade on state and federal policy regarding banking and consumer credit. She is a Lecturer in Student Loan Law at the University of California, Berkeley School of Law, and was a Pro Bono Attorney at the East Bay Community Law Center's Consumer Justice Clinic from 2015 to 2018. She has an active California Bar license and is a member of the Bar Association of San Francisco. She has a Juris Doctor degree from the University of California, Berkeley School of Law, a Master of Arts degree in Humanities from the University of Chicago, and a Bachelor's degree magna cum laude in Philosophy from the University of California, Berkeley.



**Don Maurice** is a partner at Maurice Wutscher LLP, a national law firm representing the financial services industry in compliance matters, bench trials, jury trials and appeals of individual and class actions. He is admitted to the Bars of Massachusetts, New York, New Jersey, and the District of Columbia and has practiced law since 1988. Don has been inducted into the American College of Consumer Financial Services Lawyers. Don serves as outside counsel to RMAI. He is a fellow at the American Bar Foundation and Chairs the

Consumer Affairs Committee of the New York City Bar Association. He formerly chaired the Debt Collection Practices and Bankruptcy Subcommittee of the American Bar Association. He is certified as a Leadership Professional in Ethics and Compliance by the Ethics Compliance Initiative. He is editor of the Consumer Financial Services Blog ([cfsblog.com](http://cfsblog.com)). He is a frequent speaker and author on ethics, financial services, and privacy law. His many articles on consumer financial services law have been published in law reviews and trade publications.



**Porter Heath Morgan**, a partner at Martin Lyons Watts Morgan, is an attorney and advisor who partners with clients to help unlock their people and their leadership, compliance, and technology initiatives. Heath is a third-generation collection attorney who has grown up in the industry and has 19 years of corporate counsel experience for collection agencies, collection law firms, debt buyers, creditors, and technology companies. Heath is passionate about training and education and is a frequent speaker for ACA, NCBA, RMAI, and serves on the ACA Council of Delegates and is a founding member of the Colorado Creditors Bar Association where he

serves on the board of directors and as the CLE Committee chair. Heath is licensed in Colorado, Kansas, Oklahoma, Wyoming and is a member of the Supreme Court Bar.



**Justin Murphy** joined Professional Credit Service in 2017 as Associate General Counsel. In this role, he oversees defense litigation, manages the client and vendor contracting process, and supports compliance operations by handling audit functions, implementing data privacy and security controls, and monitoring legislative changes across all fifty states.

In 2023, Washington Governor Jay Inslee appointed Justin to serve on Washington’s Collection Agency Board. This board, part of the Department of Licensing, serves as both an advisory and regulatory body with rulemaking authority. It consists of two industry members, two public members, and one member from the department.

Before joining Professional Credit, Justin worked extensively in employment and collections law. He defended organizations in FDCPA/FCRA/TCPA litigation and provided counsel on wrongful termination, wage and hour, and discrimination issues. He then founded his own firm focused on the collection industry, representing banks in mortgage foreclosure and related disputes. Justin is also a past President of the Washington Collectors Association and has served on its legislative committee for many years.

With his extensive background in legal matters, compliance, and industry regulations, Justin brings a wealth of knowledge and experience to his role at Professional Credit Service.

**Leslie Parrish** was one of the founding employees of the Consumer Financial Protection Bureau. Her initial role at the Bureau entailed engaging with small-dollar and other non-prime lenders and helping to develop the bureau’s strategy and policies related to small-dollar loans offered by banks, nonbanks, and fintech firms. Today, Leslie is Deputy Assistant Director of the Consumer Credit, Payments and Deposits Markets office, where she leads teams focused on emerging payments, deposits, open banking, and student lending.

Prior to her current role at CFPB, Leslie was a strategic advisor in Datos Insights’ Retail Banking practice, where she conducted research and advised clients on consumer lending issues. Her areas of expertise there included alternative credit data, AI/ML use cases across the consumer lending lifecycle, third-party debt collection, and technology platforms for loan origination.

In addition to her work at CFPB and Datos Insights, Leslie spent over 10 years working on public policy issues related to financial services, financial inclusion, and consumer protection. Through this work, she developed expertise in a number of financial products and services, including deposit accounts, unsecured loans marketed to non-prime consumers, and debt relief services.





**Raymond Pepe** has a varied practice that includes the representation of clients before a wide variety of state agencies, particularly involving adjudicative, regulatory and government affairs matters, as well as general corporate representation and litigation. His clients include financial institutions, public utilities, health care providers, real estate developers and non-profit associations. His practice focuses on the regulation of financial institutions, legislative and regulatory analysis and advocacy, state and local taxation, unclaimed property, political action committee regulation, lobbying registration and reporting, professional licensure, environmental regulation, and government contracts.



**David Reid** serves as General Counsel for the Receivables Management Association International (RMAI). In this capacity, David manages the legal, state legislative, regulatory, and advocacy activities of the association. David also serves as staff liaison to the RMAI Certification Council and its Standards and Remediation Committees. David is a graduate of Canisius College and Albany Law School. He is admitted to the California, New Jersey, and New York bars.



**Brad Robinson** is Senior Director-Cybersecurity Policy and Supervision for the Conference of State Bank Supervisors and has over twenty-four years' experience in banking, state, and federal regulation. He began his financial career in 2000 in the commercial real estate department of a large southern regional bank, and held multiple positions in commercial/consumer lending, credit administration, underwriting, and loan review. He began his regulatory career in 2009 with the FDIC's Hoover, Alabama, field office, and transitioned to the Alabama State Banking Department in 2014 where he served as IT Bank Examinations Coordinator/Subject Matter Expert, leading implementation efforts and field staff training throughout the development of the Department's IT examinations program. He also represented the State Liaison Committee in the development of *Authentication and Access to Financial Institution Services and Systems*, which was published as regulatory guidance in August 2021. He holds a B.S. in Consumer Science from the University of Alabama, an MBA (with Honors) from Regis University, and is a 2019 graduate of the Stonier Graduate School of Banking and the Wharton Leadership Certificate Program at the University of Pennsylvania.



**Kelle Slaughter** is a Senior Investigator for the Federal Trade Commission (FTC) in the Southwest Region. She has served as the Identity Theft Program Manager and is the new Collection Protection Group Coordinator. Prior to joining the FTC, Kelle was the Director of Investigations at the Better Business Bureau Serving North Central Texas and as an investigator for the Texas Office of Attorney General Consumer Protection Division. During her almost 20-year investigative career, Kelle has initiated and conducted hundreds of consumer protection investigations, supported numerous enforcement actions, and given presentations to consumers, businesses, and law enforcement. Kelle is a Certified Fraud Examiner and holds master's degrees in

both Criminal Justice & Conflict Resolution Management, and in Higher Education. Not only does she bring a healthy slate of experience and education, but Kelle also brings a great sense of humor and authentic truth-telling to the table.



**Brit Suttell** is a shareholder and member of Barron & Newburger, P.C.'s Consumer Financial Services Group where they focus on defense litigation and regulatory compliance related to consumer protection statutes and regulations, specifically the Fair Debt Collection Practices Act, Reg. F, Fair Credit Reporting Act, Telephone Consumer Protection Act, and related state consumer protection laws. Brit assists clients with the creation and maintenance of compliance management systems. Their experience in-house at a debt collection law firm allows them to assist clients in crafting compliant operational solutions. In addition to defending consumer protection law claims, they also assist clients in various dealings with both state and federal

regulators including handling civil investigative demands and other inquiries. Brit is a current member of the National Creditors Bar Association board of directors and is the immediate past President of the Pennsylvania Creditors Bar.



**Herb Thompson** is a Financial Institutions Manager with the California Department of Financial Protection and Innovation. He spent nearly a decade as a bank examiner supervising extremely complex and problematic licensees before transitioning to his current role. He is responsible for the development and implementation of an examination framework for the supervision of licensed debt collectors and manages an examination team.



**Erin Van Engelen** has been with the Idaho Department of Finance for 18 years in various roles and is a Certified Application Specialist III. She is currently the Consumer Finance Bureau Chief, overseeing mortgage, regulated lending, and debt program areas. She is the President of NACARA, the NMLS Policy Committee Chair, Vice Chair on the CSBS Certification Committee, and Vice President of ACUCCCS.



**Annette M. Waggoner** has been in the collection industry since 1991, as an officer, with ownership interest, of a certified commercial collection agency as well as an accredited consumer collection agency.

Annette performed duties in the treasury and legal departments and ultimately served as the firm's Vice President of Operations for the commercial collection agency. She holds the office of President for the consumer collection agency.

Prior to her work in the collection industry, Annette was an Accounting Officer at a national title insurance company, where her work included preparation of financial statements, financial analysis for merger and acquisition projects and internal audit work. Annette serves as the Executive Director of Commercial Collection Agencies of America, an association of commercial collection agencies, creditors' rights attorneys, and law list publishers, where she is responsible for the enforcement of the association's certification requirements, development of educational programming, and consultation to the Board of Directors, as well as the Independent Standards Board.

Annette serves as an industry advocate within the credit and collection industries and is a frequent author and speaker regarding collections.

Annette also serves as the Executive Director of Group Legal Services Association, GLSA, an association which advances access to quality legal services through legal services plans and industry collaboration.

As a financial advisor, Annette is often called upon to serve as a consultant to various other industries and companies.



**Christi Young Barger** – During the last 18 years with Cornerstone, Christi has formed and maintained valuable client relationships. In her current role she speaks with industry leaders to navigate clients through new licensing based on company activity, statutory compliance notifications regarding corporate changes, overall client expansion and development, and more. Her passion to see her clients succeed calls for her to continuously study the latest state licensing requirements and regulations to ensure proper licensing