

2024 FINANCIAL SERVICES CONFERENCE

SUBJECT TO CHANGE

FOUR SEASONS HOTEL
BALTIMORE, MARYLAND
NOVEMBER 6-8, 2024

WEDNESDAY, November 06, 2024

3:00 – 5:00 pm

EXHIBITOR SETUP – GRAND BALLROOM PRE-FUNCTION

5:00 – 6:30 pm

WELCOME RECEPTION AT FOUR SEASONS – THE BYGONE 29TH FLOOR

THURSDAY, November 07, 2024

7:30 – 8:30 am

REGISTRATION AND LIGHT BREAKFAST BUFFET WITH SPONSORS – GRAND BALLROOM PRE-FUNCTION

8:30 – 8:45 am

CONFERENCE KICK-OFF – GRAND BALLROOM

J. Webb McArthur, Partner, Hudson Cook, LLP, Washington, DC

OPENING REMARKS – GRAND BALLROOM

Michael A. Benoit, Partner, Hudson Cook, LLP, Washington, DC

Charles F. Dodge, Partner, Hudson Cook, LLP, Portland, ME

GENERAL SESSIONS

8:45 – 9:45 am

THE POLITICAL VIEW – 2024 AND BEYOND – GRAND BALLROOM

Discuss the results of the election and explore its potential effects on current legislative trends.

Moderator:

Michael A. Benoit, Partner, Hudson Cook, LLP, Washington, DC

Panelists:

Ann Harter, Vice President, Congressional Affairs, American Financial Services Association, Washington, DC

Jason F. Esteves, Partner, Hudson Cook, LLP, Washington, DC

9:45 – 10:00 am

BREAK

10:00 – 11:00 am

REGULATORY UPDATE ON THE FAIR CREDIT REPORTING ACT – GRAND BALLROOM

Learn the latest on the FCRA rulemaking and other guidance and interpretations. This session will include an update on the CFPB's medical debt proposal, a deep dive on additional rulemaking (if announced), and other areas that the CFPB has signaled for future rulemaking.

Panelists:

Rebecca E. Kuehn, Partner, Hudson Cook, LLP, Washington, DC

Eric J. Ellman, Government Affairs and Public Policy Executive, Washington, DC

11:00 am – 12:00 pm

GOVERNMENT ENFORCEMENT IN A SHIFTING POLITICAL LANDSCAPE – GRAND BALLROOM

This panel is presented by members of Hudson Cook's Government Practice Group and will address key developments in agency investigations and enforcement actions.

- What the election means for CFPB leadership and enforcement priorities.
- Impact of Supreme Court decisions and other litigation updates.
- State AG enforcement actions.
- Practice tips for government investigations.

Panelists:

A. James Chareq, Partner, Hudson Cook, LLP, Washington, DC
Lucy E. Morris, Partner, Hudson Cook, LLP, Washington, DC
Robert D. Tilley, Partner, Hudson Cook, LLP, Washington, DC

12:00 – 1:15 pm

LUNCH (PROVIDED) - COBALT

SPECIAL GUEST INTERVIEW WITH FOUNDING PARTNER, THOMAS B. HUDSON

1:15 – 2:15 PM

IMPACT OF AI ON CONSUMER LENDING, WITH REAL LIFE EXAMPLES – GRAND BALLROOM

This session gets under-the-hood on how AI works and its impact on lenders, their end users, and the processes they deploy.

Moderator:

Charles F. Dodge, Partner, Hudson Cook, LLP, Portland, ME

Panelists:

Justin Wickett, CEO and Co-Founder, InformedIQ.com, San Francisco, CA
Ali Murtaza, Executive Director, Product Owner, Chase Auto Originations, Wilmington, DE
Aleks Bogoeski, SVP of Product and Partnerships, Origence, Orange County, CA

2:15 – 2:30 pm

BREAK

2:30 – 3:30 pm - BREAKOUTS

GRAND BALLROOM

AUTO FINANCE: RECENT REGULATORY TRENDS

Junk Fees! Add-ons! Payment Packing! Digital Dark Patterns! Preferencing & Steering! Oh my! Government Regulators' and Enforcement Agencies' ability to develop new derogatory terminology for alleged bad practices has no limits. This panel will review recent trends in auto finance enforcement and supervision and identify terminology, practices, and procedures that auto finance providers will want to pay attention to going forward.

Panelists:

Patricia E.M. Covington, Partner, Hudson Cook, LLP, Richmond, VA
Eric L. Johnson, Partner, Hudson Cook, LLP, Oklahoma City, OK
Catharine S. Andricos, Partner, Hudson Cook, LLP, Washington, DC

SIENNA

WHATCHA GONNA DO? WHATCHA GONNA DO WHEN [THAT IDENTITY THEFT REPORT] COMES FOR YOU?

Identity theft reports trigger complicated requirements under federal law. And it's not always easy to tell whether a report is legitimate or even whether it's from the actual consumer. Join us for a discussion of all things identity theft reports, including the timing and process requirements imposed on furnishers and consumer reporting agencies, what

a reasonable investigation looks like, regulatory expectations, practical takeaways, potential pitfalls, and current trends (some of which may elude you!).

Panelists:

Megan C. Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX
Erica A.N. Kramer, Partner, Hudson Cook, LLP, Ooltewah, TN

INDIGO

MORTGAGE POTPOURRI

This session will provide an update on important developments in the residential mortgage space, including reconsiderations of value, the CFPB's RFI on mortgage "junk" fees, proposed amendments to Regulation X's loss mitigation rules, and other hot topics.

Panelist:

Joseph E. (Jed) Mayk, Partner, Hudson Cook, LLP, West Chester, PA

MARINE

RTO ROUNDTABLE

The team from Hudson Cook will lead a roundtable discussion with RTO industry attendees about recent consumer protection developments impacting the rent-to-own industry. Attendees will be invited to share their reflections regarding recent federal and state regulatory activity, plaintiff lawsuits, bankruptcy and servicing matters, and more.

Panelists:

Justin B. Hosie, Partner, Hudson Cook, LLP, Ooltewah, TN
K. Dailey Wilson, Partner, Hudson Cook, LLP, Ooltewah, TN
Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC
Michael A. Goodman, Partner, Hudson Cook, LLP, Washington, DC
Julia K. Whitelock, Partner, Hudson Cook, LLP, Washington, DC

3:30 – 4:30 pm - BREAKOUTS

GRAND BALLROOM

THE LATEST IN CONSUMER PRIVACY

Consumer data privacy compliance will continue to be an ongoing effort in 2025, with 19 states and counting having enacted comprehensive privacy laws while the debate about federal privacy legislation stalls. Amidst a changing landscape where requirements often vary by state, we will discuss what you need to know to keep your privacy compliance program up to date.

Panelists:

Erik M. Kosa, Counsel, Hudson Cook, LLP, Washington, DC
Megan C. Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX

SIENNA

CONSUMER LANGUAGE ACCESS AND WHAT IT MEANS FOR YOUR BUSINESS

Federal and state regulators continue to suggest that language access should be a priority for financial services providers. This panel will discuss: (1) what the CFPB and other regulators' focus on consumer language access means for your business and (2) how you can mitigate legal and regulatory risks in an everchanging consumer landscape.

Panelists:

Jason F. Esteves, Partner, Hudson Cook, LLP, Washington, DC
Gabriela I. Chambi, Senior Associate, Hudson Cook, LLP, Washington, DC

INDIGO

UNLOCKING THE CFPB'S RULES AND POLICES: A GUIDE TO PUBLIC REGISTRIES

Part of its focus on repeat offenders, the CFPB's new enforcement order registry will bring fresh attention to nonbanks subject to a wide range of state and federal enforcement orders. And, while the agency has not yet finalized a registry of consumer contract terms, its Circular on such terms provides important guidance for consumer financial firms' contract drafting. Join us as we discuss the application of these requirements and guidance to covered entities.

Panelists:

Jay W. Harris, Partner, Hudson Cook, LLP, Washington, DC
Justin B. Hosie, Partner, Hudson Cook, LLP, Ooltewah, TN

MARINE

2024 UPDATE ON SALES-BASED FINANCING

Panelists will discuss litigation and regulatory trends affecting providers of sales-based financing (aka merchant cash advance). Topics will include recharacterization risks, an analysis of the enforceability of so-called "default fees," and other recent developments.

Panelists:

Robert F. Gage, Partner, Hudson Cook, LLP, Ann Arbor, MI
Christopher Murray, Murray Legal PLLC, Mineola, NY
Steven W. Wells, Wells Law P.C., Lancaster, NY

4:30 – 4:45 pm

BREAK

4:45 – 5:45 pm - BREAKOUTS

GRAND BALLROOM

UNFAIR AND DECEPTIVE ~~JUNK~~ FEES UPDATE

There is increasing attention from state and federal regulators on "junk fees." However, understanding precisely what this term means – and the types of fees to which it applies – can be confusing. This session will provide an update on current and proposed regulatory guidance on junk fees, and will provide attendees with thoughts on how creditors might navigate this web of guidance and requirements when establishing the type and amount of fees to charge consumers and the timing and method of their disclosure.

Panelists:

Thomas P. Quinn, Partner, Hudson Cook, LLP, Fall River, MA
Jay W. Harris, Partner, Hudson Cook, LLP, Washington, DC

SIENNA

WIRETAPPING ON THE WEB: APPLYING STATE PRIVACY LAWS TO SESSION REPLAY AND CHATBOT TECHNOLOGY

California and other states have seen a recent surge in individual and class action claims alleging that companies' use of session replay or chatbot technology violates state anti-wiretapping laws and web users' privacy. This session provides background on plaintiffs' efforts to apply old laws to newer technologies, recent notable court decisions, and compliance best practices to mitigate against litigation risk.

This panel will explore developments and emerging trends in the fintech space, including UDAAP and recent enforcement actions, bank partnership issues such as DIDMCA opt-outs and anti-evasion statutes, the impact of the CFPB's small dollar rule on fintechs, vendor management and licensing. We will also discuss how in-house counsel operationalizes the advice around these issues and the business decisions fintechs make in attempting to comply with regulatory requirements.

Panelists:

H. Blake Sims, Partner, Hudson Cook, LLP, Ooltewah, TN
Catherine M. Brennan, Partner, Hudson Cook, LLP, Hanover, MD
Michael A. Goodman, Partner, Hudson Cook, LLP, Washington, DC

10:30 – 10:45 am

BREAK

10:45 – 11:45 am

EXHIBITOR BOOTH BREAKDOWN – GRAND BALLROOM PRE-FUNCTION

10:45 – 11:45 am

CONSUMER LITIGATION AND ARBITRATION TRENDS AND DEVELOPMENTS – GRAND BALLROOM

What's driving consumer litigation and arbitration—consumer injury, plaintiffs' counsel's attorneys' fees, or something else? This panel will discuss developments in consumer arbitration (particularly mass arbitration), recent developments in consumer litigation facing the consumer financial services industry, and strategies to mitigate consumer litigation exposure and costs.

Panelists:

Julia K. Whitelock, Partner, Hudson Cook, LLP, Washington, DC
Robert D. Tilley, Partner, Hudson Cook, LLP, Washington, DC

11:45 am – 1:00 pm

LUNCH ROUNDTABLES HOSTED BY HUDSON COOK ATTORNEYS (LUNCH PROVIDED) – COBALT

1:00 – 2:00 pm

ETHICAL IMPLICATIONS OF LAWYER USE OF GENERATIVE ARTIFICIAL INTELLIGENCE – GRAND BALLROOM

The American Bar Association recently issued a formal ethics opinion on attorney use generative AI tools. This mock ethics hotline will answer mock calls and discuss the attorney ethical obligations in the use of generative AI in-house, by outside counsel, and by subordinate lawyers and nonlawyers.

Panelists:

Julia K. Whitelock, Partner, Hudson Cook, LLP, Washington, DC
Jennifer L. Sarvadi, Partner, Hudson Cook, LLP, Washington, DC

2:00 – 2:15 pm

CLOSING REMARKS AND END OF CONFERENCE – GRAND BALLROOM

J. Webb McArthur, Partner, Hudson Cook, LLP, Washington, DC

**See You at Next Year's Conference
Four Seasons Hotel • Baltimore, MD
November 2-4, 2025**