

CONSUMER PROTECTION AND THE DEBT SETTLEMENT INDUSTRY

AN FTC WORKSHOP

Agenda:

September 25, 2008

8:30 am - 8:45 am Opening Remarks: Lydia Parnes, Director, Bureau of Consumer Protection
Welcome: Commissioner J. Thomas Rosch

8:45 am - 10:00 am Panel 1: Overview of the For-Profit Debt Settlement Industry: Understanding the Origins of the Industry

MODERATOR: Stephanie Rosenthal, Federal Trade Commission

PANELISTS: **William Binzel,**
Executive VP and General Counsel,
National Foundation for Credit
Counseling

Mark Guimond,
Executive Director, American
Association of Debt Management
Organizations

Steve Grodnitzky,
IRS, Manager, EO Technical Group,
Ruling and Agreements

Robert Manning,
Director, Center for Consumer
Financial Services, Rochester
Institute of Technology, Rochester, NY

10:00 - 10:15 am Morning Break

10:15 - 11:30 am Panel 2: The For-Profit Debt Settlement Industry Today: Perspectives on Current Industry Trends and Practices

MODERATOR: Sara Gottovi, Federal Trade Commission

PANELISTS: **John Ansbach,**
General Counsel, EFA Data
Processing, L.P.

Jack Craven,
President, Debt Settlement USA

Scott Johnson,
CEO, U.S. Debt Resolve

Virginia O'Neill,
Senior Counsel, Center for Regulatory
Compliance, American Bankers
Association

Travis Plunkett,
Legislative Director, Consumer
Federation of America

11:30 am - 12:45 pm Lunch Break

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Agenda (continued):

12:45 - 2:30 pm

Panel 3: Protecting the Consumer: A Discussion of Consumer Protection Challenges

MODERATOR: Alice Saker Hrdy, Federal Trade Commission

PANELISTS: **Stephen Hannan,**
Executive Director, Maryland
Consumer Rights Coalition

Michael Mallow,
Attorney, Loeb & Loeb, LLP

Anna Flores,
Vice President, Consumer Affairs,
American Express

Carolyn Lybarker,
South Carolina Department of
Consumer Affairs

Wesley Young,
General Counsel, Debt Settlement
America, Executive Board The
Association of Settlement Companies

2:30 - 2:45 pm

Afternoon Break

2:45 - 4:00 pm

Panel 4: The Future of the For-Profit Debt Settlement Industry: Where Will the Industry Go from Here

MODERATOR: Peggy Twohig, Federal Trade Commission

PANELISTS: **Alan Franklin,**
President, American Credit
Alliance, Inc.

Michael Kerr,
Legislative Director, National
Conference on Uniform State Laws

Ed Mierzwinski,
Consumer Program Director, U.S.
Public Interest Research Group

Jenna Keehnen,
Executive Director, United States
Organizations for Bankruptcy
Alternatives, Inc.

Carla Stone Witzel,
Attorney, Gordon, Feinblatt,
Rothman, Hoffberger &
Hollander, LLC

4:00 - 4:15 pm

Closing Remarks: Peggy Twohig