



# Promising Pathways to Wealth-Building Financial Services

Oct. 25-26, 2012 | Federal Reserve Bank of St. Louis

## Draft Agenda

### THURSDAY, OCTOBER 25, 2012

8 a.m.	<b>BREAKFAST</b>
9 a.m.	<b>WELCOME</b> <b>Julie Stackhouse</b> , senior vice president, Federal Reserve Bank of St. Louis
9:15 a.m.	<b>OPENING KEYNOTE</b> <b>Melissa Koide</b> , deputy assistant secretary, U.S. Department of the Treasury
10:30 a.m.	<b>SESSION ONE PLENARY: WHO ARE THE UNBANKED AND UNDERBANKED?</b>
Noon	<b>LUNCH</b>
1 p.m.	<b>LUNCHEON KEYNOTE</b> <b>Cliff Rosenthal</b> , assistant director, Office of Financial Empowerment, Consumer Financial Protection Bureau
2:30 p.m.	<b>SESSION TWO TRACKS: WHAT PRODUCTS EXIST TO MEET THEIR NEEDS?</b> Track One: Payment Products Track Two: Credit Products Track Three: Savings Products
5:30 p.m.	<b>RECEPTION</b>

### FRIDAY, OCTOBER 26, 2012

8 a.m.	<b>BREAKFAST ROUNDTABLES WITH NATIONAL EXPERTS</b> <ul style="list-style-type: none"><li>• Tax-time Strategies</li><li>• Municipal Strategies</li><li>• Financial Capability</li><li>• Public Benefits and Financial Access</li></ul>
9:15 a.m.	<b>SESSION THREE PLENARY: DISTRIBUTION CHANNELS I - MOBILE BANKING</b>
10:30 a.m.	<b>SESSION FOUR PLENARY: DISTRIBUTION CHANNELS II - TECH V. TOUCH?</b>
Noon	<b>LUNCH AND CLOSING PLENARY, REFLECTION AND SYNTHESIS</b>
1:30 p.m.	<b>ADJOURN</b>

#### OTHER CONFIRMED SPEAKERS INCLUDE:

**George Barany**, director of financial education, Consumer Federation of America, America Saves

**Ray Boshara**, senior advisor, Federal Reserve Bank of St. Louis

**Terri Bradford**, payments system research specialist, Federal Reserve Bank of Kansas City

**Laura Castro de Cortes**, Consumer Advisory Board member, Consumer Financial Protection Bureau;  
vice president of alternative financial services, Centris Federal Credit Union

**Jackie Lynn Coleman**, executive director, National Community Tax Coalition

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**Marianne Crowe**, vice president, Payment Strategies Group, and liaison,  
Consumer Payments Research Center, Federal Reserve Bank of Boston

**Tammy Edwards**, vice president and community affairs officer, Federal Reserve Bank of Kansas City

**Keith Ernst**, associate director for consumer research and examination support, Depositor and Consumer  
Protection, Federal Deposit Insurance Corporation (FDIC)

**Sheri Flanigan-Vazquez**, chief operating officer, Justine Petersen

**Vikki Frank**, founding executive director, Credit Builders Alliance

**Heidi Goldberg**, program director, Early Childhood and Family Economic Success, National League of Cities

**Sarah Gordon**, vice president, Advisory Services and Nonprofit Investments,  
Center for Financial Services Innovation

**Michal Grinstein-Weiss**, associate director, Center for Social Development,  
Washington University in St. Louis

**Mae Watson Grote**, founder and executive director, The Financial Clinic

**Jonathan Harrison**, founding CEO, Emerge

**Patricia Hasson**, president and executive director, Clarifi

**Jeanne Hogarth**, manager, Consumer Research Section, Consumer and Community Affairs,  
Board of Governors, Federal Reserve System

**Bob Jones**, president and CEO, Old National Bank

**Tina Lentz**, program administrator, Bank on Louisville

**Cathie Mahon**, CEO, National Federation of Community Development Credit Unions;  
formerly, assistant commissioner and executive director, New York City Department of Consumer Affairs —  
Office of Financial Empowerment

**Nick Maynard**, director of innovation, Doorways to Dreams (D2D) Fund

**Brandee McHale**, chief operating officer, Citi Foundation

**John Metz**, senior director, MoneyCenters and Financial Services Operations, Walmart Stores, Inc.

**Haydeé Moreno**, vice president and director, Micro Branch, A Division of Self-Help Federal Credit Union

**Rourke O'Brien**, senior policy advisor, Office of Consumer Policy, U.S. Department of the Treasury

**Louisa Quittman**, director, Financial Education, Office of Consumer Policy, U.S. Department of the Treasury

**Ida Rademacher**, chief program officer, CFED

**Suresh Ramamurthi**, vice chairman, CBW Bank

**Julie Riddle**, program administrator, Bank On Kansas City

**Michael Rochelle**, project director, Financial Capability & Asset Building, Center for Social Development,  
Washington University in St. Louis

**Yvonne Sparks**, community development officer, Federal Reserve Bank of St. Louis

**Jennifer Tescher**, president and CEO, Center for Financial Services Innovation

**John Thompson**, president, Advent Financial

**Lillian “Beadsie” Woo**, senior associate, The Annie E. Casey Foundation

**Paul Woodruff**, community development manager, St. Louis Community Credit Union

Household Financial Stability is a research initiative of the Community Development department at the Federal Reserve Bank of St. Louis. For more information about the initiative, please visit [www.stlouisfed.org/HFS](http://www.stlouisfed.org/HFS).

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