

# BIOS

## **CYNTHIA BOHMAN**

Cynthia Bohman is Manager of Cyber Fraud Risk with Discover Financial Services, LLC. Her responsibilities include assessing risk of electronic transactions and she recently led the implementation of enhanced website authentication in conjunction with FFIEC compliance. She held previous positions at Bank One and Citibank. Ms. Bohman has an M.B.A. from Thunderbird, School of Global Management and a Bachelor's degree from Otterbein College.

## **STEFAN BRANDS**

Stefan Brands is the president of Credentica, a Montreal-based provider of innovative software products to protect identity-related information in Internet, mobile, and chip card applications. Dr. Brands has served on the external advisory committee of Canada's Federal Privacy Commissioner and is an Adjunct Professor in cryptology at McGill University. Prior to Credentica, Dr. Brands worked at Digicash and Zero-Knowledge Systems on payment systems and privacy technologies. He is the author of a book on privacy-protecting authentication published by MIT Press and has a blog on digital identity at [www.idcorner.org](http://www.idcorner.org).

## **BETSY BRODER**

Betsy Broder is an Assistant Director in the Federal Trade Commission's Division of Privacy and Identity Protection. In this capacity she helps coordinate the agency's law enforcement and outreach efforts on privacy issues, including data security, identity theft, and pretexting. She also oversees the FTC's other identity theft initiatives such as coordination with criminal law enforcement agencies and con-

sumer education. She has testified before Congress and has been interviewed in television, newspapers and radio for reports focusing on identity theft and consumer fraud. Ms. Broder formerly served as Assistant Director of the FTC's Division of Planning and Information, where she helped develop the agency's identity theft program, and also coordinated the collection and analysis of consumer complaint data and other intelligence functions.

## **JOHN BYRNE**

After 22 years with the American Bankers Association, John Byrne joined Bank of America as Senior Vice President for AML Strategies and Policy in 2005. In 2007, he became Regulatory Relations Executive and is responsible for working with the federal and state regulatory agencies, non-US regulators and industry organizations on a variety of regulatory and risk issues and coordinating the enterprise-wide response for Bank of America in these areas. Mr. Byrne has over 23 years of experience in lobbying, regulatory and educational efforts on money laundering, asset forfeiture, computer security, privacy, fraud, terrorist financing and other general electronic banking and compliance issues. He received his undergraduate degree from Marquette University and his J.D. from George Mason University.

## **MICHELINE CASEY**

As Senior Director of Identity Management for ChoicePoint Government Services, Micheline Casey is responsible for the division's strategy and public policy efforts in the Identity Management space. Ms. Casey also recently led ChoicePoint's

participation in the Department of Homeland Security's Winter Storm demonstration in February 2007. Previously, Ms. Casey was in ChoicePoint's Personal Lines Insurance Division where she was responsible for managing Insurance Service's relationships with government agencies in 28 states, including new business development initiatives, contract management, and public policy. She earned a B.S. in Marketing from the Pennsylvania State University and an M.B.A. from the University of Georgia's Terry School of Business.

#### **STACY CANNADY**

Stacy Cannady is Product Manager of Security Solutions for Lenovo. He has been in information technology for 27 years. He was a technical expert in operating system and network administration and support for 17 years, and has spent the last ten years as a product manager specializing in data security products and services. Mr. Cannady has technical expertise as well as extensive knowledge of the security market and directions in thinking on these topics in the commercial and government spaces.

#### **PATRICIA F.S. COGSWELL**

Patricia F.S. Cogswell is on temporary assignment as the Acting Associate Director for the Screening Coordination Office at Department of Homeland Security (DHS). Her portfolio includes harmonizing policies and investments for identity management and people screening activities. Ms. Cogswell's permanent position is Chief Strategist for DHS' US-VISIT Program. In this role, she is responsible for establishing and maintaining the strategic vision, governance, and policy for the program. Ms. Cogswell also directs privacy and regulatory activities. She previously served as the Director of Immigration Services Modernization with U.S. Citizenship and Immigration Services and also worked at the Justice Management Divi-

sion's Wireless Management Office. Ms. Cogswell received her J.D. from the College of William and Mary and her B.A. in Mathematics from the University of Pennsylvania.

#### **GREGORY CRABB**

Gregory Crabb is Cyber Crime Program Manager for the Postal Inspection Service's Global Security and Investigations Organization. In this role, he coordinates the Postal Inspection Service's investigation of international cyber crime impacting the U.S. Mail and private express couriers. Many of these crimes involve credit card and identity takeover schemes. The primary focus of his work is Eastern European and Nigerian organized crime. He has worked with law enforcement throughout Eastern Europe in the conduct of complex computer hacking, credit card fraud, intellectual property and reshipping schemes.

#### **SIMON DAVIES**

Simon Davies is Director of Privacy International and a Visiting Fellow in the Information Systems Group at the London School of Economics and Political Science. Mr. Davies specializes in privacy and the impact of technology on society and the individual. His research areas include the development of new surveillance systems and techniques, the evolution of international governmental cooperation, the regulation of privacy oversight and protection, the development of surveillance over electronic media and the use of technology as a method of social and political control.

#### **JEFFREY FRIEDBERG**

Jeffrey Friedberg is Chief Privacy Architect for Microsoft. His responsibilities include improving the privacy experience for customers and identifying best practices for software development. He speaks publicly on strategies for reducing Internet threats

such as identity theft and has testified before congress on protecting consumers from spyware. Previously at Microsoft he focused on privacy and legal issues relating to the Windows Media Platform and was a Group Program Manager for Microsoft's graphics software. He has over 20 years of software development experience and has delivered products that range from graphics supercomputers used in medical imaging to next generation gaming devices. Mr. Friedberg earned his B.S. in Computer Science from Cornell University.

### **SELDEN FRITSCHNER**

Selden Fritschner joined the American Association of Motor Vehicle Administrators (AAMVA) in 1998. He currently serves as the Vice President for Law Enforcement where his primary responsibility is to promote cooperation between law enforcement and the motor vehicle administrative community. Mr. Fritschner serves as AAMVA's point person on all law enforcement issues including drivers licensing, registration and titling, identity theft and fraud, auto theft and homeland security. He sits as a member of the Department of Justice ID Fraud Working Group, International Association of Chiefs of Police Highway Safety and Vehicle Theft Committees and the National Sheriffs Association Traffic Safety Committee. Mr. Fritschner attended the University of Kentucky and has a graduate degree from Texas A&M University.

### **MARC GAFFAN**

Marc Gaffan is Director of Consumer Solutions Business Unit at RSA Security Inc. Mr. Gaffan directs the product marketing efforts for the company's consumer solutions that protect financial institutions and e-commerce businesses from phishing, fraud and other online attacks. Prior to joining Cyota, acquired by RSA Security in 2005, he was director of product marketing at Schema Inc., where he handled all aspects of the company's 3G

product management and marketing activities, and prior to that role he managed a development group in charge of developing the company's next generation products. Mr. Gaffan holds a double major B.A. in Computer Science and Economics from Tel Aviv University and an M.B.A. in Marketing from the Recanati Graduate School of Business Administration.

### **PHILLIP HALLAM-BAKER**

Phillip Hallam-Baker currently serves as Verisign's Principal Scientist for Security. He has been a prominent contributor in the field of Web Security and Internet crime prevention since the early days of the World Wide Web. His design credits include the HTTP Digest Authentication scheme, Editor of the XKMS and SAML 1.0 standards, and Co-editor of WS-Security and related standards. Dr. Hallam-Baker is a contributor to the OATH specifications and participant in the CA-Browser Forum. He is currently a board member of the anti-phishing working group and participant in the W3C web security context working group. His first book, *The dotCrime Manifesto*, is due out in the fall, sets out a comprehensive plan for bringing accountability to the World Wide Web in order to make it a less favorable environment for Internet Crime. He has a degree in Electronic Engineering from Southampton University and a D.Phil. in Computer Science from Oxford University.

### **JIM HARPER**

Jim Harper is Director of Information Policy Studies at the Cato Institute. His research focuses on the difficult problems of adapting law and policy to the unique problems of the information age. Mr. Harper serves as a member of the Department of Homeland Security's Data Privacy and Integrity Advisory Committee. He is the editor of Privacilla.org, a Web-based think tank devoted exclusively to privacy, and maintains an online federal spend-

ing resource, WashingtonWatch.com. Mr. Harper recently published *Identity Crisis: How Identification Is Overused and Misunderstood*, which examines the theory of identification and identification cards, and the challenges we face as we begin the transition to identifying people or otherwise securing remote transactions. Mr. Harper earned his J.D. from Hastings College of the Law.

### **GAIL HILLEBRAND**

Gail Hillebrand is a Senior Attorney at the West Coast Office of Consumers Union, the nonprofit publisher of *Consumer Reports*. Ms. Hillebrand manages the credit and finance advocacy team. Her issues include banking, consumer credit, identity theft, the Community Reinvestment Act, electronic benefit transfer, arbitration reform, electronic commerce, consumer legal rights, and the Uniform Commercial Code revision process. Ms. Hillebrand serves on the board of the Public Interest Law Project, and has served on the Consumer Advisory Council to the Board of Governors of the Federal Reserve, the board of the National Community Reinvestment Coalition, and the board of the San Francisco Women Lawyers Alliance. She holds a B.A. in Economics from the UC-San Diego, and a J.D. from the Boalt Hall School of Law, UC-Berkeley.

### **GUS HOSEIN**

Gus Hosein is a Visiting Fellow in the Information Systems Group at the London School of Economics and Political Science. He is also a Senior Fellow at Privacy International, and an advisor to the American Civil Liberties Union project on Technology and Liberty. Dr. Hosein specializes in privacy, the interplay between technology and society and civil liberties. His early research was in technology policy and regulatory change. Previous fellowships focused on international co-operation in criminal matters. His current research deals with anti-terrorism policies, civil liberties, privacy and international

policy dynamics. He is an advisor to non-governmental organizations in the US and Europe and has consulted for a variety of governmental institutions.

### **TOM KELLERMAN**

Tom Kellermann is Vice President of Security Awareness for Core Security Technologies. Previously, he was Senior Data Risk Management Specialist on the World Bank Treasury Security Team. He regularly advised central banks around the world on cyber-risk posture and layered security architectures. Mr. Kellermann is also a member of the Financial Coalition Against Child Pornography, the IP Governance Task Force, The National Consumer League's Anti-Phishing Working Group and the American Bar Association's working group on Cyber-crime. Along with Thomas Glaessner and Valerie McNevin, he co-authored the book *E-safety and Soundness: Securing Finance in a New Age* and is the author of numerous World Bank white papers on cyber security. Mr. Kellermann is a Certified Information Security Manager (CISM).

### **YUKIKO KO**

Yukiko Ko is a Policy Advisor at Alston & Bird. Ms. Ko advises companies on electronic commerce-related policies and laws such as data protection, spam control, adware control and electronic transactions in Asia and Latin America. She has extensive experience in providing intelligence and analyses on e-commerce policies and laws and in identifying key policymakers and lawmakers for multinational companies. Ms. Ko has had numerous speaking engagements on privacy and security issues. She has spoken on the global privacy law developments at the Japan Business Federation, the International Association of Privacy Professionals (IAPP), PROSOFT conference in Mexico, APEC Data Privacy Seminar in Australia, and most recently at the RSA Security Conference in San Francisco.



**JEFF KOPCHIK**

Jeffrey M. Kopchik is a Senior Policy Analyst in the Federal Deposit Insurance Corporation's (FDIC) Technology Supervision Branch, Division of Supervision and Consumer Protection (DSC). Mr. Kopchik was the Team Leader of the FDIC's 2004 study "Putting an End to Account-Hijacking Identity Theft." He was the FDIC's primary representative on the Federal Financial Institutions Examination Council (FFIEC) staff working group that drafted the 2005 guidance on Authentication in an Internet Banking Environment. Mr. Kopchik was also involved in interagency rulemaking efforts to comply with the Fair and Accurate Credit Transactions (FACT) Act, and was involved in the creation and implementation of the Gramm-Leach-Bliley Act (GLBA) interagency information security guidelines, supervisory guidance on customer notice, FFIEC Business Continuity Planning Booklet, and FDIC guidance on wireless networks. Mr. Kopchik received his B.A. from Colgate University and his J.D. from Boston University School of Law.

**GARLAND LAND**

Garland Land is the Executive Director of the National Association for Public Health Statistics and Information Systems (NAPHSIS). NAPHSIS is a voluntary association that represents state Vital Records and Health Statistics offices and has been active in promoting standards to protect birth records. NAPHSIS was active in providing recommendations for the development of the Intelligence Reform and Terrorism Prevention regulations. NAPHSIS has developed an electronic system to verify birth records that are presented to adjudicating agencies. Before joining NAPHSIS in 2005 Mr. Land was the State Registrar for Vital Records in Missouri. He was in charge of Missouri's vital records, health statistics and information systems for 35 years. He received his M.P.H. degree from the University of Michigan.

**VICTOR LEE**

Victor Minchih Lee, a Senior Consultant at International Biometric Group (IBG), is one of the biometric industry's experts in the use of biometrics in public and private sector applications. Mr. Lee delivers extensive strategic consulting services, including business model development, competitive analysis, feasibility studies, industry surveys, and risk and vulnerability assessments, to both biometric and non-biometric firms. He has also been an author of standards reports, as well as a co-author of IBG's industry-leading Biometrics Market and Industry Report and State of Iris Recognition report series. He is a contributor to INCITS M1's Study Report on Biometrics in E-Authentication and has served as an expert guest lecturer to the National Association of Attorneys General. He graduated magna cum laude from Harvard College.

**NAOMI LEFKOVITZ**

Naomi Lefkovitz is an attorney with the Division of Privacy and Identity Protection at the Federal Trade Commission. Her responsibilities focus primarily on identity theft and privacy policy issues, FCRA rulemaking, data security and identity theft legislation, and business and consumer education in these areas. Ms. Lefkovitz joined the FTC in 2001. For the five years prior to working at the FTC, she was Assistant General Counsel at CDnow, Inc., an online music retailer. At CDnow, Inc., she was responsible for negotiating and drafting contracts, the customer privacy policy, managing corporate intellectual property, lobbying and trade association participation as well as other corporate matters.

**TOBY LEVIN**

Toby Levin serves as the Senior Advisor to the Department of Homeland Security (DHS) Privacy Office. Her responsibilities include advising the Chief Privacy Officer on internal and external

privacy matters, conducting reviews of possible privacy violations, and coordinating forums on significant privacy issues. She is currently working on the REAL ID Act rulemaking and drafting additional privacy guidelines for DHS. Prior to joining the DHS Privacy Office in April 2005, Ms. Levin was a Senior Attorney in the Division of Financial Practices at the Federal Trade Commission, where she was the lead attorney for the first privacy cases, coordinated many public workshops, served as the first manager of the Children's Online Privacy Protection Act (COPPA) enforcement program, and was one of the lead attorneys enforcing the Gramm-Leach-Bliley (GLB) Safeguards Rule.

#### **JIM LEWIS**

James Andrew Lewis is a Senior Fellow and Director of the Technology and Public Policy program at the Center for Strategic and International Studies (CSIS), a research center in Washington, D.C. Before coming to CSIS, Mr. Lewis was a career diplomat who worked on national security issues. His current research interests include innovation, internet policy, military space, and national security in the information age. In 2004, Mr. Lewis was elected Chairman of the Electronic Authentication Partnership, an association of companies, non-profit organizations and government agencies developing rules for online identity. He has authored more than 20 publications and appears regularly in the press and broadcast media. Mr. Lewis received his Ph.D. from the University of Chicago.

#### **AVIVAH LITAN**

Avivah Litan is Vice President and Distinguished Analyst at Gartner Inc. Ms. Litan specializes in fraud prevention and detection applications, authentication, information security, risk management, and payment systems. Ms. Litan has over 20 years experience in the computer industry, and last worked as a senior manager responsible for the

financial and other information systems at the World Bank, where she managed over 100 staff and several global applications. She simultaneously wrote a weekly computer column for the *Washington Times*. She is a frequently quoted industry analyst, and a winner of the Gartner 2005 Thought Leadership Award and 2006 Outstanding Research Achievement Award. Ms. Litan earned her M.S. degree at the Massachusetts Institute of Technology.

#### **DEBORAH PLATT MAJORAS**

Deborah Platt Majoras was sworn in on August 16, 2004, as Chairman of the Federal Trade Commission (FTC). Chairman Majoras joined the FTC from Jones Day in Washington, D.C., where she served as a partner in the firm's antitrust section. In April 2001, she was appointed Deputy Assistant Attorney General at the U.S. Department of Justice's (DOJ) Antitrust Division. During her three-year tenure, she oversaw matters involving numerous industries including software, financial networks, defense, health care, media and entertainment, banking, and industrial equipment. Chairman Majoras graduated summa cum laude from Westminster College and received her J.D. from the University of Virginia, where she was awarded Order of the Coif and served as an editor of UVA's Law Review.

#### **LYDIA PARNES**

Lydia B. Parnes is the Director of the Bureau of Consumer Protection, one of the FTC's two law enforcement bureaus. The Bureau is the nation's only general jurisdiction consumer protection agency. With a staff of about 270 and a budget of \$100 million, BCP enforces a wide range of laws designed to prevent fraud and deception in the commercial marketplace, as well as to provide consumers with important information about the goods and services they purchase. As Director, Ms. Parnes oversees

a wide range of consumer protection policy and law enforcement issues, as well as management of the Bureau. Ms. Parnes joined the FTC in 1981 as Attorney Advisor to the Chairman. Ms. Parnes received her J.D. degree from the Washington College of Law at American University.

### **ANDREW PATRICK**

Andrew Patrick is a Senior Scientist at the National Research Council of Canada and an Adjunct Research Professor in the Department of Psychology at Carleton University. He is currently conducting research on the human factors of security systems, new privacy protection technologies, and trust decisions in privacy and e-commerce contexts. Dr. Patrick's research has included a number of studies on authentication technologies, including a review of usability and acceptance issues of biometric authentication systems. Currently, Dr. Patrick is participating in the Canadian delegation to the international ISO/IEC JTC1 Subcommittee on biometrics, where he is helping to write recommendations on the personal, social, and legal implications of introducing biometric authentication technologies. Dr. Patrick holds a Ph.D. in Cognitive Psychology from the University of Western Ontario.

### **NEVILLE PATTINSON**

Neville Pattinson is Vice President of Government Affairs & Standards at Gemalto North America. Mr. Pattinson is a leading expert on digital security solutions such as smart cards, electronic passports and tokens that use microprocessor chips to keep identity credential data and biometrics secure and private. He has been heavily involved in planning and implementing a number of federal government security initiatives. In 2006, Mr. Pattinson was appointed to serve a three-year term on the Department of Homeland Security's Data Protection and Integrity Advisory Committee, which directly advises Secretary Chertoff on matters of privacy in

DHS programs. He graduated in 1984 with a B.S. degree in Electronic Engineering from DeMontfort University in England.

### **LARRY PONEMON**

Larry Ponemon is the Chairman and Founder of the Ponemon Institute, a research "think tank" dedicated to advancing privacy and data protection practices. Dr. Ponemon is considered a pioneer in privacy auditing and the Responsible Information Management or RIM framework. In addition to Institute activities, Dr. Ponemon is an adjunct professor for ethics and privacy at Carnegie Mellon University's CIO Institute. He consults with leading multinational organizations on global privacy management programs and has extensive knowledge of regulatory frameworks for managing privacy and data security, including financial services, health care, pharmaceutical, telecom and Internet. Dr. Ponemon earned his Ph.D. from Union College, his Master's degree from Harvard University, and attended the doctoral program in System Sciences at Carnegie Mellon University.

### **DICK POWELL**

Dick Powell is the Manager of Telecommunications and Information Security for the Andrews Federal Credit Union (AFCU), a global credit union with headquarters in Suitland, Maryland. Mr. Powell is responsible for planning, acquisition, and operation of AFCU's global telecommunications networks, and the security of all AFCU information systems and resources. His areas of expertise include strategic planning, acquisition, policy development, engineering program management, organizational development, education and training for IT professionals, and leadership consultation for senior executives. Mr. Powell holds a B.S. in Mathematics from Union College and an M.S. in Computer Science and Operations Research from Stanford University.

**FRED SCHNEIDER**

Fred B. Schneider is a professor at Cornell's Computer Science Department and Director of the AFRL/Cornell Information Assurance Institute. He is chief scientist of the TRUST (Team for Research in Ubiquitous Secure Technology) National Science Foundation's (NSF) Science and Technology Center, a collaboration of UC-Berkeley, Carnegie-Mellon, Cornell, Stanford, and Vanderbilt that focuses on the interplay of technology and policy for building trustworthy systems. In addition to chairing the National Research Council's (NRC) study committee on information systems trustworthiness and editing "Trust in Cyberspace," Dr. Schneider serves on the sequel NRC study that will soon issue its report "Towards a Safer and More Secure Cyberspace." Dr. Schneider has a Ph.D. from SUNY Stony Brook and was awarded a D.Sc. honoris causa from the University of Newcastle.

**ARI SCHWARTZ**

Ari Schwartz is the Deputy Director of the Center for Democracy and Technology (CDT). Mr. Schwartz's work focuses on increasing individual control over personal and public information. He promotes privacy protections in the digital age and expanding access to government information via the Internet. He regularly testifies before Congress and Executive Branch Agencies on these issues. Mr. Schwartz also leads the Anti-Spyware Coalition (ASC), anti-spyware software companies, academics, and public interest groups dedicated to defeating spyware. In 2006, he won the RSA award for Excellence in Public Policy for his work building the ASC and other efforts against spyware.

**HANNE SJURSEN**

Hanne Sjursten is Director of Electronic ID and Payment at Telenor. Telenor is Norway's largest telecommunications company and one of the largest mobile operators worldwide. She joined Tele-

nor 10 years ago after having worked for 14 years with, amongst others, Norsk Data, the World Food Programme and the Central Bank of Norway. At Telenor, Ms. Sjursten started working in the Fixed Network business area and held various positions there, including Product Director and Director Private Consumer. She joined the Mobile Business division in 2001, and since 2004, Ms. Sjursten has been responsible for the coordination of Telenor activities connected to electronic identification and electronic payments.

**BJØRN SKJELBRED**

Bjørn Skjelbred is head of Strategic Projects at DnB NOR, Norway's largest financial services group. At DnB NOR, Mr. Skjelbred specializes in BankID (online security), mobile banking, mobile payments and mobile ID, internal workflow processes, lean banking, implementation of core banking solutions, payment strategies, and archiving solutions. He has worked in cooperation with Telenor, Norway's largest telecommunications company, on mobile payments. During his 12 years at DnB NOR, he has also focused on online banking, Internet strategies, cash management, and product development.

**DAVID TEMOSHOK**

David Temoshok is the Director for Identity Policy and Management for the Office of Government-wide Policy of the General Services Administration. Mr. Temoshok is responsible for the development and deployment of identity management policies and services for the Federal Government, including the implementation of the Homeland Security Presidential Directive 12 (HSPD-12) and the Federal E-Authentication presidential initiatives. In addition, Mr. Temoshok serves as the Federal PKI Policy Management Authority for the Federal ACES Program that provides common PKI services across the Federal Government, and on the Federal PKI Policy Authority, which administers the



Federal Bridge Certification Authority to provide secure, cross-certification PKI services across government.

### **PAUL TREVITHICK**

Paul Trevithick is the CEO of Parity Communications. During his time at Parity, he has focused on the technical architecture of Higgins, an open source software project that is developing an extensible, platform-independent, identity protocol-independent, software framework to support existing and new applications that give users more convenience, privacy, and control over their identity information. He is also the co-founder of SocialPhysics.org, IdentityGang.org, and IdentitySchemas.org. Prior to co-founding Parity with John Clippinger in 2000, Mr. Trevithick was president of Bitstream. He has been involved in the process of inventing software, consulting, building companies, and launching new products with Apple, Verizon, IBM, Xerox, Agfa, Fidelity, the Department of Defense, the Berkman Center and others. Mr. Trevithick is a graduate of MIT.

### **GEORGE "CHIP" TSANTES**

George "Chip" Tsantes joined Intersections Inc. as Chief Technology Officer in January 2005. Intersections is a leading provider of branded and fully customized identity management solutions

in North America. In this role, Mr. Tsantes leads all technology activities including development, IT operations, and IT security across all business units. He also is responsible for developing new services related to strong consumer authentication and has developed patent pending processes to improve initial and subsequent user authentication. The Intersections authentication framework provides a platform to manage and integrate the disparate technology solutions for providing and managing good authentication. Mr. Tsantes earned a B.A. in Management from Virginia Wesleyan College and an M.B.A. with an MIS concentration from Old Dominion University.

### **JOEL WINSTON**

Joel Winston is Associate Director of the Division of Privacy and Identity Protection of the Federal Trade Commission's Bureau of Consumer Protection. That Division has responsibility over consumer privacy and data security issues, identity theft, and credit reporting matters, among other things. Mr. Winston is currently serving on the federal government's Identity Theft Task Force, which was created by President Bush in March 2006. Prior to his current position, Mr. Winston was Associate Director of the FTC's Division of Financial Practices and, previous to that, Assistant Director in the FTC's Division of Advertising Practices. He received his undergraduate and law degrees from the University of Michigan.

