



NEW EFFORTS TO EXPAND ECONOMIC INCLUSION

April 24, 2014

BOARD ROOM, FDIC HEADQUARTERS

- 9:00 to 9:15 **Opening Remarks**
Martin J. Gruenberg, Chairman, FDIC
- 9:15 to 10:15 **Safe Accounts**
Moderator: Jonathan Miller, Deputy Director, Policy and Research, Division of Depositor and Consumer Protection, FDIC
- Thong Nguyen, Retail Banking Executive, Bank of America
 - Rogger LaCruz, Vice President, Senior Product Manager for Retail Deposits, Union Bank
- 10:15 to 11:15 **Mobile Financial Services**
Moderator: Keith Ernst, Associate Director, Consumer Research, Division of Depositor and Consumer Protection, FDIC
- Susan Burhouse, Senior Consumer Researcher, Division of Depositor and Consumer Protection, FDIC
 - Yazmin Osaki, Senior Consumer Research Associate, Division of Depositor and Consumer Protection, FDIC
 - Matt Homer, Policy Analyst, Division of Depositor and Consumer Protection, FDIC
- 11:15 to 11:30 **Break**
- 11:30 to 12:30 **Expanding Financial Education Opportunities for Young People: CFPB and FDIC Collaboration to Support Youth, Families and Teachers**
Moderator: Elizabeth Ortiz, Deputy Director, Consumer and Community Affairs, Division of Depositor and Consumer Protection, FDIC
- Camille Busette, Assistant Director, Office of Financial Education, CFPB
 - Luke Reynolds, Chief, Outreach and Program Development Section, FDIC
 - Louisa M. Quittman, Director, Financial Education, Office of Consumer Policy, U.S. Department of the Treasury
- 12:30 to 1:45 **Lunch**
- 2:00 to 3:00 **Consumer Demand for Small-Dollar Credit**
Moderator: Mark Pearce, Director, Division of Depositor and Consumer Protection, FDIC
- Jeanne Hogarth, Vice President, Policy, Center for Financial Services Innovation, Compass Principles on Small Dollar Lending
 - Nick Bourke, Director, Small-Dollar Lending Research Project, Pew Charitable Trusts
 - Jeremy Tobacman, Assistant Professor, The Wharton School at the University of Pennsylvania
- 3:00 to 3:15 **CLOSING REMARKS**
Martin J. Gruenberg, Chairman, FDIC