

Addressing the
**credit card
 CRISIS**
 Regional Inter-Agency Committee Forum

**Forum
 Objectives:**

1. To provide an overview of the credit card crisis and its impact on consumers and small businesses
2. To encourage dialogue between credit counseling agencies and credit card issuers on ways to better serve consumers at risk
3. To share best practices on how to help consumers avoid or resolve credit card issues
4. To create awareness of resources available to assist consumers and financial institutions



8:30 – 9:00 a.m. Registration and Networking Breakfast

9:00- 9:05 Welcome Remarks & Introduction

Michael Finn, Regional Director,
 Office of Thrift Supervision

9:05 - 9:30 Overview

Speaker: Jose Garcia, Associate Director for Research and Policy, Demos

9:30 – 10:30 Views from the Trenches

Moderator: Denise Kirk-Murray, District Community Affairs Officer, Office of the Comptroller of the Currency

Panelists: Nessa Feddis, Vice President & Senior Counsel, American Bankers Association; Sarah Fouquart, Manager/Financial Counselor, GreenPath Debt Solutions; Peter Mosbacher, Senior Vice President & Director of Community Development, Amalgamated Bank

10:30 - 10:45 Break

10:45 - 11:45 Facilitated Break-out Sessions

1. Strategies to Help Consumers Avoid or Manage Credit Card Debt – participants will develop recommendations for consumers to address credit card debt issues.

2. Strategies and Opportunities for Financial Institutions to Consider as a Result of the Credit Card Tsunami – participants will brainstorm to identify ways for financial institutions to remain viable while assisting consumers with credit needs.

3. Open forum – participants will have an opportunity to discuss and make recommendations or develop action items for issues not covered under the other two break-out sessions.

11:45 - 12:00 p.m. Break-out Session Report out

Moderator: Francis I. Baffour, Community Affairs Liaison, Office of Thrift Supervision

12:00-12:25 The Regulator’s Role

Moderator: Francis Baffour

Panelists: Dianne Dixon, Deputy Superintendent of Banks – Consumer Services Division, New York State Banking Department; Luke H. Brown, Associate Director – Compliance Policy, Federal Deposit Insurance Corporation (FDIC); and Chairman FFIEC Consumer Compliance Taskforce

12:25-12:30 Closing Remarks

Lee Bowman, Chief – Community Affairs, FDIC