



Debt Collection Dialogue

A conversation between
government and business

SPEAKER BIOS

Joy Feigenbaum is the Executive Deputy Superintendent at the New York Department of Financial Services (“DFS”) leading the Financial Frauds & Consumer Protection Division. Her division includes units focused on Civil Investigations, Criminal Investigations, Consumer Assistance, Banking Consumer Compliance, Fair Lending and Community Reinvestment Act Examinations, Community Development, Student Protection, Insurance Producer Licensing, Producer Investigations and Disciplinary Proceedings, as well as the Holocaust Claims Processing Office. Immediately prior to serving in her current position, Ms. Feigenbaum was Deputy Superintendent for Frauds & Consumer Services at the New York Insurance Department. While serving in that position, she worked on the Financial Services Law, the legislation that merged the former New York State Insurance and Banking Departments to form the Department in 2011. Before joining the Department, Ms. Feigenbaum served for fourteen years at the New York Attorney General's Office, where she was Special Deputy Attorney General for Consumer Frauds & Protection and led major consumer frauds and deceptive practices investigations. Prior to her government service, Ms. Feigenbaum worked in private commercial litigation practice. Ms. Feigenbaum is a member of the bars of the State of New York, the U.S. District Courts for the Southern and Eastern Districts of New York, and the U.S. Supreme Court. She earned a B.A. from Rutgers College and her J.D. from the University of Pennsylvania Law School.

Christopher Koegel is an assistant director in the Bureau of Consumer Protection’s Division of Financial Practices at the Federal Trade Commission. In this capacity, Mr. Koegel manages enforcement and policy work relating to debt collection, payday lending, and other consumer protection issues arising in the financial sector. Mr. Koegel joined the FTC in July 2009, and, as a lead attorney on a number of matters, specialized in debt collection issues. He was the primary architect of the FTC’s Statement of Enforcement Policy Regarding Communications in Connection with Collection of a Decedent’s Debt, issued in July 2011. He also was lead attorney on several federal court cases against payday lending and debt collection operations. Before joining the FTC, Mr. Koegel worked in private practice at Jones Day, and at Manatt, Phelps, and Phillips. He received his law degree from the University of Pennsylvania, and his undergraduate degree from the University of North Carolina-Chapel Hill.

James Morrissey is an Assistant Attorney General with the Office of Eric T. Schneiderman, Attorney General of the State of New York. Mr. Morrissey brings affirmative litigation on behalf of Attorney General Schneiderman, mostly in the area of consumer protection. Mr. Morrissey has conducted many investigations of, and litigated cases against, debt collectors in Western New York. Most recently, Mr. Morrissey has teamed up with the Federal Trade Commission in several high profile actions against debt collectors. Prior to joining Attorney General Schneiderman's Office, Mr. Morrissey founded the Western New York Law Center and was the Executive Director of Neighborhood Legal Services. Mr. Morrissey attended the SUNY Buffalo Law School.

Greg Nodler is the Senior Counsel for Enforcement Policy and Strategy, West Region, at the Consumer Financial Protection Bureau (CFPB). Much of his work involves unlawful practices in the payday and debt collection markets. He joined the CFPB in July 2011 as an Enforcement Attorney. In that capacity, Mr. Nodler worked on the Bureau's first public enforcement action, a consent order with Capital One Bank, which ordered approximately \$140 million in restitution to consumers, and the Bureau's first debt collection enforcement action, a consent order against American Express, which required the company to provide approximately \$85 million in restitution to consumers harmed by deceptive debt collection and other unlawful practices. More recently, he worked on the ACE Cash Express consent order, which ordered ACE to pay \$5 million in restitution and \$5 million in civil money penalties for various unfair, deceptive, and abusive acts or practices to collect payday loans. Prior to joining the CFPB, Mr. Nodler represented consumers in private practice and as a staff attorney in the Consumer and Home Protection units of Lone Star Legal Aid, a non-profit law firm that provides free legal services to the poor. He graduated *summa cum laude* from the University of Houston and received his law degree from the University of Houston Law Center, where he later taught a course on the practice of consumer law as an adjunct professor.

Jessica L. Rich is the Director of the FTC's Bureau of Consumer Protection. In that role, Ms. Rich oversees a staff of hundreds of attorneys, investigators, and support personnel working to protect consumers from deceptive and unfair practices in the commercial marketplace. The Bureau accomplishes its mission through law enforcement, consumer and business education, and policy initiatives to stop fraud and deceptive advertising, protect privacy, and promote compliance with consumer protection laws.

During her 25-year tenure at the agency, Ms. Rich has held a number of other senior positions, including Deputy Director of the Bureau and Associate Director of the Divisions of Financial Practices and Privacy and Identity Protection. Her accomplishments include:

- building the FTC's privacy program from a small team to one of the FTC's signature programs, including by developing many dozens of FTC privacy and data security cases, hosting numerous workshops and drafting influential policy reports, and developing the Gramm-Leach-Bliley Safeguards Rule and other FTC trade regulations;

- launching the FTC’s first work in the mobile arena, establishing the Mobile Technology Unit (now Office of Technology Research and Investigations), and significantly expanding the agency’s enforcement work challenging unfair and deceptive practices involving mobile apps, social networks, and new payment platforms;
- bringing precedent-setting cases involving payment platforms and service providers such as Apple, Google, Amazon, T-Mobile, and AT&T to address emerging consumer protection problems in the commercial marketplace;
- extending the FTC’s reach to different communities through strategic outreach and lawsuits halting fraud, deceptive lending, and debt collection abuses targeting these groups; and
- significantly increasing the FTC’s consumer protection collaboration and joint enforcement with federal, state, and local law enforcement partners.

In recognition of her outstanding contributions to the FTC’s mission, Ms. Rich has received numerous Commission awards, including the Chairman’s Award, the agency’s highest award for meritorious service. Ms. Rich started her career in private practice in New York City and is a graduate of Harvard University and New York University Law School.

Eric T. Schneiderman was elected the 65th Attorney General of New York State on November 2, 2010. As the highest ranking law enforcement officer for the State, Eric has taken on tough fights to protect New Yorkers – because he believes there has to be one set of rules for everyone, no matter how rich or powerful.

Eric knows that the deck is stacked against everyday New Yorkers who work hard and play by the rules. That's why he locked up corrupt politicians who ripped off taxpayers, prosecuted companies that gouged victims of hurricane Sandy, and took on the big banks that led us into recession.

He has played a leading role in the national effort to hold banks accountable for the misconduct that caused the housing crisis—securing roughly \$60 billion in penalties and direct relief for families and communities across the country that were hurt by the crash. He used some of those funds to create the Homeownership Protection Program, which helps New Yorkers at risk of foreclosure stay in their homes. That program has served more than 40,000 families.

Eric fights for justice for all workers, defending their right to a fair day’s pay for a fair day’s work. In four years, he has recovered more than \$20 million for more than 17,000 workers who were cheated out of pay by employers. Eric has also taken on big financial institutions that use illegal tactics referred to as Insider Trading 2.0 to gain unfair advantage over average investors.

Before becoming Attorney General, Eric was praised as a leading reformer in the State Senate by numerous editorial pages and good government organizations. Before he was elected to the Senate, Eric served as a public interest lawyer, representing tenants trying to evict drug dealers from their buildings, women seeking access to health clinics, and taxpayers in historic lawsuits

against the MTA. He also spent 15 years in private practice at the firm of Kirkpatrick and Lockhart. Eric graduated from Amherst College in 1977 and Harvard Law School in 1982.