



Scams Against Older Adults **Advisory Group Meeting** September 29, 2022

ADVISORY GROUP MEMBER BIOS

AARP

Speaker & Advisory Group Designee: Jilene Gunther, Director, BankSafe Initiative

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a nationwide presence and nearly 38 million members, AARP strengthens communities and advocates for what matters most to families: health security, financial stability and personal fulfillment. AARP also produces the nation's largest circulation publications: AARP The Magazine and AARP Bulletin.

AARP is committed to helping every American adequately protect their retirement savings in order to be independent as they age. Every year, criminals steal billions of dollars from consumers. AARP's [Fraud Watch Network](#) gives consumers the tools to help spot and stop fraud before they become a victim. Through federal and state advocacy, AARP has helped enact laws and regulations that protect the public. And AARP's [BankSafe Initiative](#) is a game-changing intervention platform focused on financial-exploitation prevention for frontline employees at banks, credit unions, investment firms, retailers and other providers of financial products and services. Since its launch in 2019, BankSafe has helped save an estimated \$117 million on behalf of consumers.

To learn more, visit www.aarp.org and www.aarp.org/ppi/banksafe

AmeriCorps

Speaker & Advisory Group Designee: Atalaya Sergi, Director of AmeriCorps Seniors

AmeriCorps, the federal agency for volunteerism and national service, provides opportunities for Americans to serve their country domestically, address the nation's most pressing challenges, improve lives and communities, and strengthen civic engagement. Each year, the agency invests in grants for local nonprofit, community, tribal, and state organizations; places more than 250,000 AmeriCorps members and AmeriCorps Seniors volunteers in intensive service roles; and empowers millions more to serve as long-term, short-term, or one-time volunteers. Learn more at AmeriCorps.gov.

AmeriCorps Seniors is one of the oldest programs in the federal agency of AmeriCorps and provides grants to local nonprofits, community, tribal, and public organizations to engage adults age 55 and

above in national service. AmeriCorps Seniors volunteers support critical community challenges by volunteering locally and bringing their talents, skills, and life experiences to that service. For more than five decades, older volunteers have been serving their communities through the three signature programs of AmeriCorps Seniors – Foster Grandparent Program, RSVP, and Senior Companion Program – and through Senior Demonstration Programs that test new volunteer models for older adults. AmeriCorps Seniors grantees can be found in all 50 states and the U.S. territories of Guam, Puerto Rico, and the U.S. Virgin Islands.

Chamber of Digital Commerce

Speaker & Advisory Group Designee: Perianne Boring, Founder and CEO

The Chamber is the world's first and largest blockchain trade association. Our mission is to promote the acceptance and use of digital assets and blockchain technology. We are supported by a diverse membership that represents the blockchain industry globally. Through education, advocacy, and close coordination with policymakers, regulatory agencies, and industry across various jurisdictions, our goal is to develop a responsible, pro-growth environment for digital assets highlighting all of the opportunities this emerging industry will present to the United States. Our members include the industry's leading innovators, operators, advisory firms, and investors in the blockchain ecosystem.

Commodity Futures Trading Commission

Speaker & Advisory Group Designee: JonMarc Buffa, Assistant Chief of Office of Cooperative Enforcement in the Division of Enforcement

The Commodity Futures Trading Commission is an independent U.S. government agency that regulates the U.S. derivatives markets, including futures, options, and swaps. The mission of the Commodity Futures Trading Commission is to promote the integrity, resilience, and vibrancy of the U.S. derivatives markets through sound regulation. In carrying out this mission, the Commission polices the derivatives markets for various abuses and works to ensure the protection of customer funds. Further, the Commission seeks to reduce the risk of the futures and swaps markets to protect the economy and the public.

Consumer Financial Protection Bureau

Speaker & Advisory Group Designee: Deborah Royster, Assistant Director of Office for Older Americans

The Consumer Financial Protection Bureau (CFPB) aims to make consumer financial markets work for consumers, responsible providers, and the economy as a whole. We protect consumers from unfair, deceptive, or abusive practices and take action against companies that break the law. We arm people with the information, steps, and tools that they need to make smart financial decisions.

The CFPB's Office for Older Americans develops initiatives, tools, and resources to help protect older consumers from financial harm and empower older consumers to make sound financial decisions. As part of that work, we have created a variety of fraud prevention resources for consumers, caregivers, advocates and financial institutions. Our [Money Smart for Older Adults curriculum](#), developed with the FDIC, helps older adults, family caregivers, and others prevent, recognize, and report scams, fraud, and

financial exploitation. The curriculum includes [Managing Someone Else's Money guides](#) for financial caregivers as well as [fraud prevention placemats and activity](#) sheets. In addition, we offer [reports and advisories for financial institutions on reporting suspected elder financial exploitation](#). Our resources can be found at consumerfinance.gov/olderamericans.

Federal Deposit Insurance Corporation

Speaker & Advisory Group Designee: Emerson Hall, Associate Director of Community Affairs

The Federal Deposit Insurance Corporation (FDIC) is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system. The FDIC insures deposits; examines and supervises financial institutions for safety, soundness, and consumer protection; makes large and complex financial institutions resolvable; and manages receiverships.

The FDIC Money Smart award-winning financial education programs help people of all ages maintain financial stability by enhancing their financial skills and promoting positive banking relationships. Money Smart for Older Adults, developed jointly by the FDIC and Consumer Financial Protection Bureau, also raises awareness among older adults and their caregivers on ways to prevent elder financial exploitation and encourages informed financial decision-making.

The Money Smart for Older Adults curriculum consists of an instructor guide, presentation materials, and a take-home resource guide, which are available at no cost for download in [English](#) and [Spanish](#) at fdic.gov/MoneySmart. Additionally, FDIC's How Money Smart Are You? is a suite of 14 online games and related resources about everyday financial topics.

Federal Reserve Board

Speaker: Angelyque Campbell, Assistant Director for Consumer Markets and Policy in the Division of Consumer and Community Affairs

Advisory Group Designee: Dan Gorin, Lead Supervisory Policy Analyst in the Division of Consumer and Community Affairs

The Federal Reserve Board is the nation's central bank. In this role it:

- Conducts Monetary Policy,
- Promotes Financial System Stability,
- Supervises and Regulates Financial Institutions and Activities,
- Fosters Payment and Settlement System Safety and Efficiency, and
- Promotes Consumer Protection and Community Development

Federal Trade Commission

Advisory Group Designee: Lois Greisman, Associate Director of Division of Marketing Practices in the Bureau of Consumer Protection

The Federal Trade Commission is the nation's primary consumer protection agency with a broad mandate to protect consumers from unfair or deceptive acts or practices in the marketplace. It does this by, among other things, filing law enforcement actions to stop unlawful practices and, when possible, return money to consumers. The FTC also protects the public through education and outreach on consumer protection issues. Through research and collaboration with federal, state, international, and private sector partners, the FTC strategically targets its efforts to achieve the maximum benefits for consumers, including older adults.

Financial Crimes Enforcement Network

Speaker & Advisory Group Designee: Rachel Borra, Director of FinCEN's Office of Strategic Policy

The Financial Crimes Enforcement Network (FinCEN) is a bureau of the U.S. Department of the Treasury. FinCEN's mission is to safeguard the financial system from illicit use and combat money laundering and promote national security through the collection, analysis, and dissemination of financial intelligence and strategic use of financial authorities.

Financial Industry Regulatory Authority

Speaker & Advisory Group Designee: Gerri Walsh, Senior Vice President of Office of Investor Education and President of the FINRA Investor Education Foundation

FINRA is a not-for-profit organization dedicated to investor protection and market integrity. It regulates one critical part of the securities industry—brokerage firms doing business with the public in the United States. FINRA, overseen by the SEC, writes rules, examines for and enforces compliance with FINRA rules and federal securities laws, registers broker-dealer personnel and offers them education and training, and informs the investing public. In addition, FINRA provides surveillance and other regulatory services for equities and options markets, as well as trade reporting and other industry utilities. FINRA also administers a dispute resolution forum for investors and brokerage firms and their registered employees. For more information, visit www.finra.org.

Innovative Payments Association

Speaker: Chris Stromberg, Head of Government Relations

Advisory Group Designee: Brian Tate, President & CEO

The Innovative Payments Association is a trade organization that serves as the leading voice of the electronic payments sector, including prepaid products, mobile wallets, and P2P technology for consumers, businesses and governments at all levels.

The IPA's goal is to encourage efficient use of electronic payments, cultivate financial inclusion through educating and empowering consumers, represent the industry before legislative and regulatory bodies, and provide thought leadership.

National Retail Federation

Speaker & Advisory Group Designee: Stephanie Martz, Chief Administration Officer and General Counsel

The National Retail Federation (NRF) is the world's largest retail trade association and the voice of retail worldwide. The NRF's membership includes retailers of all sizes, formats and channels of distribution, as well as restaurants and industry partners from the United States and more than 45 countries abroad. In the United States, the NRF represents the breadth and diversity of an industry that is the nation's largest sector employer with more than 52 million employees and contributes \$3.9 trillion annually to GDP.

Office of the Attorney General for the State of Vermont

Speaker & Advisory Group Designee: Jamie Renner, Assistant Attorney General

The Vermont Attorney General's Office (VT-AGO) represents the State of Vermont in all civil and criminal matters at common law and as allowed by statute. The VT-AGO has multiple divisions that advocate for older adults, including its Consumer Protection Unit, Civil Rights Unit, Medicaid Fraud and Residential Abuse Unit, and Human Services Division. The VT-AGO undertakes such advocacy through enforcement actions, legislative and regulatory efforts, public education, professional training, and stakeholder engagement. The VT-AGO serves as Chair of the National Association of Attorneys General Senior Consumer Protection Working Group.

Retail Gift Card Association

Speaker & Advisory Group Designee: Laura Parker, Chair

Founded in 2008, the Retail Gift Card Association (RGCA) is the only trade association representing the closed-loop gift card industry, and is comprised of members committed to promoting and protecting the use of retail gift cards. RGCA members follow a code of principles that promotes best practice standards to help the industry grow, shaping it in ways that benefit both members and consumers.

With over 100 member companies, our membership includes large regional and national brands that operate in the retail, restaurant, travel, and entertainment space. Our retailer members issue branded gift cards and our supporting members work to enhance their gift card programs. Our supporting members make gift cards their priority in order to build lasting collaborative relationships with retailers to take their gift card programs to the next level.

Securities and Exchange Commission

Speaker & Advisory Group Designee: Lori Schock, Director of Office of Investor Education and Advocacy

The Securities and Exchange Commission is an independent federal agency established pursuant to the Securities Exchange Act of 1934. The mission of the agency is to protect investors; maintain fair, orderly, and efficient markets; and facilitate capital formation. To accomplish its mission, SEC staff bring enforcement actions, conduct examinations of regulated entities such as broker-dealers and investment advisers, and conduct investor education and outreach, with a special focus on protecting older investors from fraud.

The Money Services Round Table

Speaker: Sean Ruff, Counsel

Advisory Group Designee: Adam Fleisher, Counsel

The Money Services Round Table (TMSRT) is a consortium of leading non-bank money transmitters that offer a variety of funds transmission and related payments services through multiple point-of-sale and online channels. Current members are RIA Financial Services, Sigue Corporation, American Express Travel Related Services Company, Inc., Western Union Financial Services, Inc. and Western Union International Services, Inc., and MoneyGram Payment Systems, Inc.

U.S. Department of Health and Human Services, Administration for Community Living

Speaker & Advisory Group Designee: Eden Ruiz-Lopez, MPA, Aging Services Program Specialist in the Office of Elder Justice and Adult Protective Services for the Administration on Aging and Administration for Community Living

The Administration for Community Living's Office of Elder Justice and Adult Protective Services as well as Office of Long-term Care Ombudsman Programs foster a comprehensive, multidisciplinary approach that effectively supports older adults and adults with disabilities so they can exercise their right to live where they choose, with the people they choose, and fully participate in their communities without threat of abuse, neglect, or financial exploitation.

U.S. Department of Justice

Speaker & Advisory Group Designee: Andy Mao, National Elder Justice Coordinator

The mission of the Department of Justice is to uphold the rule of law, to keep our country safe, and to protect civil rights. As part of its many responsibilities, the Department is committed to promoting elder justice for older Americans and combatting elder abuse, neglect, financial exploitation and fraud.

U.S. Department of Treasury

Speaker: Adair Morse, Deputy Assistant Secretary of Capital Access of Office of Domestic Finance

Advisory Group Designee: Lorenzo Amani, Policy Advisor for the Office of Consumer Policy in the Office of Domestic Finance

The U.S. Department of the Treasury's mission is to maintain a strong economy and create economic and job opportunities by promoting the conditions that enable economic growth and stability at home and abroad, strengthen national security by combating threats and protecting the integrity of the financial system, and manage the U.S. Government's finances and resources effectively.

U.S. Postal Inspection Service

Speaker: Gary Barksdale, Chief Postal Inspector of the U.S. Postal Inspection Service

Advisory Group Designee: Shameka Jackson, Assistant Inspector in Charge

The U.S. Postal Inspection Service's mission is to support and protect the U.S. Postal Service and its employees, infrastructure, and customers; enforce the laws that defend the nation's mail system from illegal or dangerous use; and ensure public trust in the mail.

The Postal Inspection Service enforces more than 200 federal laws and investigates any crime that involves the mail, to include mail theft, mail fraud, identity theft, robberies and assaults of postal employees, burglaries, investigations of dangerous and prohibited mails, narcotics, cybercrime, and more. Specially trained Postal Inspectors develop cases and prevent crime while protecting the American public. Postal Police Officers ensure the security of Postal Service facilities, along with employees and customers at those facilities. Joining the fight is a team of talented and dedicated Professional, Technical, and Administrative staff.

USTelecom

Speaker & Advisory Group Designee: Joshua Bercu, Vice President, Policy & Advocacy, USTelecom – the Broadband Association and Executive Director, Industry Traceback Group

USTelecom is the premier trade association representing service providers and suppliers for the communications industry. USTelecom also leads the Industry Traceback Group (ITG), a collaborative effort of companies across the wireline, wireless, VoIP and cable industries actively working to trace, identify the source of, and ultimately stop illegal robocalls. The ITG was first designated by the FCC as the official U.S. robocall traceback consortium in July 2020.