

Agenda

August 2, 2011



A Roundtable

8:00 **Registration**

8:30 **Welcome and Opening Remarks**

David C. Vladeck
Director
Bureau of Consumer Protection, FTC

8:45 **Panel 1: Military Consumers and the Auto Sales and Financing Process**

MODERATOR

Malini Mithal
Assistant Director
Division of Financial Practices, FTC

PANELISTS

Marc P. Cross
Co-owner and General Manager
Jordan Ford

Hollister K. "Holly" Petraeus
Director
Office of Servicemember Affairs
Consumer Financial Protection Bureau

Keith Whann
General Counsel
National Independent Automobile Dealers Association

Michael A. Wood
Chief
Transition Support Services
U.S. Army Headquarters, Installation Management
Command



10:00 **Break**

10:15 **Panel 2: The Online Auto Process for Military and Other Consumers**

MODERATOR

Robin Thurston

Attorney
Division of Financial Practices, FTC

PANELISTS

Dwain Alexander II

Capt., U.S. Navy
Attorney
U.S. Navy Judge Advocate General's Corps
Navy Legal Service Office - Mid-Atlantic

Jeremy Anwyl

CEO
Edmunds.com

Thomas D. Domonoske

Of Counsel
Legal Aid Justice Center

Steve Hall

President and Founder
driversselect

11:00 **Panel 3: Military Consumers, Sales Representations, and Financing Process Issues**

MODERATOR

Carole Reynolds

Attorney
Division of Financial Practices, FTC

PANELISTS

Dwain Alexander II

Capt., U.S. Navy
Attorney
U.S. Navy Judge Advocate General's Corps
Navy Legal Service Office - Mid-Atlantic

Michael Archer

Director and Attorney
Legal Assistance, U.S. Marine Corps
Installations East

Thomas D. Domonoske

Of Counsel
Legal Aid Justice Center

Shawn D. Mercer

Partner
Bass Sox Mercer

Terrence J. O'Loughlin

Director of Compliance
Reynolds and Reynolds



12:00 Presentation: Military Consumer Complaints and Military Sentinel

PRESENTER

Jim Chen
Attorney
Division of Financial Practices, FTC

12:15 Lunch

1:30 Panel 4: Military Consumers, Vehicle Title Problems, and Repossessions

MODERATOR

Robin Thurston
Attorney
Division of Financial Practices, FTC

PANELISTS

Machelle Morris
General Counsel
American Lenders Service Co.

John Van Alst
Attorney
National Consumer Law Center

Rob Rice
Attorney
Texas Department of Motor Vehicles

Keith Whann
General Counsel
National Independent Automobile Dealers Association

Rosemary Shahan
President
Consumers for Auto Reliability and Safety



2:15 **Panel 5: Financial Literacy and Capability for Military Consumers**

MODERATOR

Carole Reynolds

Attorney
Division of Financial Practices, FTC

PANELISTS

Pam McClelland

Financial Education Specialist
Office of Servicemember Affairs
Consumer Financial Protection Bureau

Alberto Mesta Jr.

Attorney
Texas RioGrande Legal Aide - El Paso

David M. "Tanker" Snyder

Executive Director
Tampa New Auto Dealers Association

Michael A. Wood

Chief
Transition Support Services
U.S. Army Headquarters, Installation Management
Command

3:00 **Break**

3:15 **Panel 6: Special Programs to Enhance Consumers' Financial Literacy**

MODERATOR

Robin Thurston

Attorney
Division of Financial Practices, FTC

PANELISTS

Susie Irvine

President and CEO
AFSA Education Foundation

Jerry Jackson

Personal Financial Management Program
Manager
Lackland Air Force Base

John Van Alst

Attorney
National Consumer Law Center

Greg Zak

President
Community Auto Finance Association
President
Horizon Automotive, Ltd.



4:00

Panel 7: Financial Literacy and New Approaches for Auto Sales and Financing

MODERATOR

Jim Chen

Attorney
Division of Financial Practices, FTC

PANELISTS

Jeremy Anwyl

CEO
Edmunds.com

Susie Irvine

President and CEO
AFSA Education Foundation

Alberto Mesta Jr.

Attorney
Texas RioGrande Legal Aide - El Paso

Alan Mosher

Senior Consultant
Constellation Automotive Solutions

4:45

Conclusion of First Day

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August 3, 2011



A Roundtable

8:30 **Panel 8: Fair Lending – Interest Rates, Markups, and Payments**

MODERATOR

Jim Chen
Attorney
Division of Financial Practices, FTC

PANELISTS

Chris Choate
Executive Vice President and CFO
General Motors Financial Co.

Delvin Davis
Research Analyst
Center for Responsible Lending

Thomas A. Durkin
Economist

Andrew D. Koblenz
Vice-President and General Counsel
National Automobile Dealers Association

Chris Kukla
Senior Counsel for Government Affairs
Center for Responsible Lending

9:45 **Break**



10:00

Panel 9: Fair Lending – Compliance, Risk, and Liability

CO-MODERATORS

Malini Mithal

Assistant Director
Division of Financial Practices, FTC

Patrice Ficklin

Assistant Director for Fair Lending
Consumer Financial Protection Bureau

PANELISTS

Stephen G. Harvey

Partner
Pepper Hamilton LLP

Damon Lester

President
National Association of Minority
Automobile Dealers

Chris Kukla

Senior Counsel for Government Affairs
Center for Responsible Lending

Jon Seward

Deputy Chief
Housing and Civil Enforcement Section
Civil Rights Division
U.S. Department of Justice

11:15

Closing Remarks

Deanya T. Kueckelhan

Director
Southwest Region, FTC
