



SPEAKER BIOS

Dwain Alexander II, Capt. Ret. USN

Mr. Alexander is the senior supervisory civilian attorney and subject matter expert for the Region Legal Service Office, Mid Atlantic (RLSO) in Norfolk, Virginia. He earned his Bachelor of Science Degree and his Juris Doctor from Creighton University. After law school, he joined the Navy Judge Advocate General's Corps. Mr. Alexander left active duty in 1996 and affiliated with the Navy Reserves where he attained the rank of Captain prior to retiring in October of 2013.

At the RLSO, Mr. Alexander is responsible for legal assistance program development. He tracks and provides comments on both legislation and agency rules that impact legal assistance and drafts legislative proposals related to the legal assistance areas of practice. He provides legal services to servicemembers and their families, with his primary areas of practice being estate planning, consumer law, and family law, representing thousands of clients over his 24 years of service with the Navy. He mentors, trains, and contributes to the professional development of attorneys, enlisted and staff at the Navy's largest Region Legal Services Office.

Mr. Alexander is a frequent speaker at conferences and continuing legal education courses on the Servicemembers Civil Relief Act, automobile transactions and auto fraud, family law and servicemembers' rights. He has testified before the Senate Commerce Committee on "Consumer Issues Facing the Military." and before the Senate Judiciary Committee on "Access to Justice for Servicemembers." He is a contributing author for the National Consumer Law Center's publication on *Collection Actions* and the American Bar Associations publication, *Legal Guide for Military Families*. Mr. Alexander is the winner of two Distinguished Service Awards from the American Bar Association, the Department of the Navy Superior Service Award, and the National Image, Inc. Meritorious Service Award.

Michael Archer, Maj. Ret. USMC

Mr. Archer is the Director of Legal Assistance for Marine Corps Installations East, which is generally comprised of Marine Corps installations in the southeastern United States. His duties include supervision of military legal assistance attorneys, maintaining a preventative law and education program, and providing advice to eligible clients concerning civil matters, including consumer issues. He served for 20 years as a Marine Corps judge advocate, retiring from active duty February 2003.

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While on active duty, Mr. Archer was assigned to various stateside and overseas positions, including chief of legal assistance in Okinawa, Japan; Camp Lejeune, North Carolina; and Yuma, Arizona. He has written numerous articles concerning military consumer and family law issues and is a frequent speaker on these topics. He has appeared before the U.S. Congress and, on multiple occasions, before the North Carolina General Assembly concerning military consumer issues. Mr. Archer has been a member of the North Carolina State Bar standing committee on Legal Assistance for Military Personnel (NC LAMP) since 1995. He is the recipient of both the NC State Bar and the American Bar Association Distinguished Service Award. He is the author of “Ripped Off: A Servicemember’s Guide to Common Scams, Frauds, and Bad Deals,” published in 2014 by the American Bar Association.

Nicholas Armstrong, Ph.D.

Dr. Armstrong is the senior director for research and evaluation at IVMF at Syracuse University where he leads IVMF’s portfolio of applied research, policy analysis, and program evaluation efforts. He is also an affiliated adjunct public management faculty member in the Department of Public Administration and International Affairs at Syracuse University’s Maxwell School. Before joining IVMF, Dr. Armstrong was a research fellow at Syracuse University’s Institute for National Security and Counterterrorism where he led government and privately sponsored projects on topics including security sector reform, wartime contracting, post-conflict reconstruction, and community resilience.

Dr. Armstrong is a U.S. Army veteran of eight years with overseas deployments to Iraq, Afghanistan, and Bosnia as a Ranger-qualified artilleryman in the 10th Mountain Division. He is a graduate of the U.S. Military Academy at West Point (B.S.) and the Maxwell School of Citizenship and Public Affairs at Syracuse University (Ph.D., M.P.A.).

Josh Borderud

Mr. Borderud serves as Director of the Baylor University Law School Veterans Clinic. He earned his bachelor’s degree in history, his master’s degree in history, and his Juris Doctor—all from Baylor University. Following graduation, he worked as an assistant district attorney in Milam County, Texas, prosecuting criminal cases and serving as legal adviser to the county judge. He then joined the Waco law firm of Pakis, Giotes, Page & Burleson, P.C. as a civil litigator, representing individuals and businesses in a wide range of disputes. He has tried over twenty cases to jury verdict as lead counsel.

Mr. Borderud is a past president of the Waco-McLennan County Young Lawyers Association, a member of the Judge Abner V. McCall American Inn of Court, and a Fellow of the Texas Bar Foundation. He also serves as chair of the Zoning Board of Adjustment for the City of Waco and is a past chair of the Animal Welfare Advisory Board. In 2015, he was named the Outstanding Young Lawyer of McLennan County.

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Andrew Cohen, Col. Ret. USA

Mr. Cohen is the Acting Director, Office of Financial Readiness in the Office of the Deputy Assistant Secretary of Defense for Force Education and Training. He leads the Financial Readiness team in the planning, direction, control, and coordination of policies and programs to meet the financial literacy and preparedness needs of Service members and their families. Key programs in the Financial Readiness portfolio include financial literacy training, the Personal Financial Management and Counselor programs, the Military Lending Act, continued education of the force regarding the new Blended Retirement System, and assessing the financial literacy/preparedness of the force.

Prior to leading the Financial Readiness team, Mr. Cohen served nine years as Deputy Director of Finance and Treasurer for the Army Emergency Relief (AER), a private 501(c)(3) charity that provides millions of dollars a year in no-interest loans and grants to soldiers and their families to meet unexpected financial needs. His last duty assignment was as Chief, Resources Division for the Army's G-1. Mr. Cohen's military service covers 27 years as a commissioned officer in the U.S. Army, retiring with the rank of Colonel. Some of Mr. Cohen's other key assignments include serving as Comptroller for the 3rd Infantry Division, Director of Resource Management for Ft. Stewart, GA, and Defense Resource Manager on The Joint Staff.

Mr. Cohen holds a Bachelor of Science in Criminal Justice from the University of Cincinnati, a Master of Arts in Management from Webster University, and a Master of Science in National Resource Strategy from the Industrial College of the Armed Forces. His military and professional education includes the Command and General Staff College, Senior Service College and the Non-Profit Executive Management and Personal Financial Planning certificate programs at Georgetown University.

Anthony Davis

Mr. Davis is a Financial Counselor for the Military Family Readiness Center at Joint Base San Antonio Lackland (JBSA). He has been working at JBSA since November 2002, and now serves as one of two Team Lead Supervisors at the Military Family Readiness Center.

A native of Gary, Indiana, Mr. Davis graduated from Indiana University in 1976 with a BS in Business Administration. Upon graduation, Mr. Davis entered into the United States Army Corps of Engineers where he served as a Combat Engineer. He retired as a Major after serving for 23 years. After his career in the Military, Mr. Davis has worked in the Air Force branch of the Department of Defense. Mr. Davis obtained his Certified Personal Counselor certification through Fincert (a division of the Institute for Financial Literacy) in April of 2014.

James Dingivan, Maj. USAFR

A native of San Antonio, Mr. Dingivan is an Assistant United States Attorney in the Western District of Texas—a district which encompasses one of the largest military communities in the United

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States with active duty stations ranging from Joint Base San Antonio and Laughlin Air Force Base to Fort Bliss and Fort Hood. He leads DOJ enforcement efforts to protect servicemembers' civilian employment rights by enforcing the Uniformed Services Employment and Reemployment Rights Act and promotes financial security for servicemembers, recent veterans, and military family members through the Servicemembers Civil Relief Act ("SCRA") actions brought on behalf of the United States. Mr. Dingivan also protects military voting rights by enforcing the Uniformed and Overseas Citizens Absentee Voting Act of 1986. Before joining the US Attorney's office, Mr. Dingivan spent nearly seven years in active duty as a member of the United States Air Force Judge Advocate General's Corps. While a member of the Air Force, then-Capt Dingivan first served as the Chief of Legal Assistance at the first and only tri-service Joint Base, leading an integrated Army and Air Force legal assistance team responsible for providing legal services to the New Jersey military and veteran community. He went on to serve as a prosecutor at the United States Air Force Academy in Colorado Springs, Colorado and as the Officer-in-Charge of the Area Defense Counsel's office at Joint Base San Antonio-Lackland, Texas. Mr. Dingivan is a Major in the Air Force Reserve and an Assistant Staff Judge Advocate at the 67th Cyberspace Wing. He received his JD from Emory University School of Law and his BA from Wake Forest University.

Bob Elder

After 30 years in journalism, Mr. Elder joined the Texas State Securities Board as the Communications and Investor Education Director in 2008 to work on investor education initiatives and expand the Agency's public outreach. He started the Agency's digital distribution service, which has nearly 15,000 subscribers, and oversees website content. He writes the State Securities Board's news releases and investor education content, both online and in print. Mr. Elder is the primary writer of the State Securities Board's *Texas Investor Guide: Investing Wisely and Avoiding Financial Fraud*. He also speaks regularly to civic groups, including public-sector employees, senior organizations, teachers, military personnel, and college classes.

Prior to his time at the Texas State Securities Board, Mr. Elder covered the law, politics, and business as a staff writer and editor for Texas Lawyer magazine, the Austin American-Statesman, and the Wall Street Journal. His work has appeared in the Texas Observer, Harper's, The American Prospect, and other publications.

Jim Elliott

Mr. Elliott has been an attorney in the Federal Trade Commission's Southwest Region since joining the FTC in 1988. He has investigated and litigated both consumer protection and competition/antitrust cases. In December 2013, he was appointed Assistant Regional Director of the FTC's Southwest Region, a region that includes Texas and the surrounding states of New Mexico, Oklahoma, Arkansas, and Louisiana.

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Mr. Elliott has spoken to consumer and business groups on a number of issues, including data security and privacy, mobile advertising, identity theft, loan modification, and fraud targeting various segments of the public. Before joining the FTC, he was in private practice for eight years, specializing in plaintiffs' antitrust litigation. Mr. Elliott received a J.D. from Drake University Law School, and a B.A. from Marist College, Poughkeepsie, NY.

Timothy Gasaway

Mr. Gasaway is the Managing Attorney of the Veterans Legal Assistance Project at the Texas Legal Services Center (TLSC) where he provides legal advice, counseling, and representation exclusively to Texas Veterans. Prior to joining TLSC, he practiced mass tort, insurance defense, and creditors' rights litigation at law firms in Houston, Dallas, and Maryland. He is a US Army and Gulf War Veteran and a graduate of the Texas Tech School of Law. He resides in Austin, Texas.

Jonathan Gillman

Mr. Gillman is the Founder and CEO of Omniangle Technologies, a cyber intelligence firm providing actionable user experience reporting to Fortune 500 companies and to the financial sector. Previously, he served in the Florida Attorney General's Office within the Cyber-Fraud Task Force, leading numerous successful investigations. The task force resulted in multi-million dollar settlements with AT&T, Verizon Wireless, mQube, World Avenue, and Media Breakaway among others. Mr. Gillman authored "The Business of Bots," a white paper he presented at the 2011 DOD Cyber Crime Conference that describes the ramifications of the widespread penetration of bot-nets within the United States and how the online marketing community can help manage this threat. Mr. Gillman is a graduate of Florida State University with a BS in Criminology.

Bill Himpler

Mr. Himpler is the Executive Vice President for the American Financial Services Association (AFSA). His team has successfully been able to affect a number of issues that impact member companies' ability to offer affordable credit options to American consumers. He has been called on to sit in the hot seat at the witness table in congressional hearings and has served as an industry spokesman on a number of pressing topics.

Before he came to AFSA in 2004, Mr. Himpler served at the U.S. Department of Housing and Urban Development, where he headed the congressional relations office. Prior to joining HUD, Mr. Himpler was director of legislative affairs for BGR Holding, LLC, where he worked as a lobbyist for Haley Barbour, who went on to become governor of Mississippi. While on Capitol Hill, he served as tax counsel and legislative director for Rep. Jerry Weller of Illinois and as a senior legislative assistant for Rep. Charles Canady from Florida. Mr. Himpler holds a bachelor's degree from the University of Steubenville, a master's degree from Dominican House of Studies, as well as a law degree from The Catholic University of America.

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Kelly Hruska

Ms. Hruska serves as the Government Relations Director for the National Military Family Association (NMFA). She leads a government relations team that deals with a range of issues that are pertinent to the quality of life of families from the seven uniformed services. Serving in other capacities, Ms. Hruska has been associated with the National Military Family Association since 2007.

A Navy spouse for over 24 years, Ms. Hruska has volunteered her time in both the civilian and military community by serving in leadership positions in organizations including COMPASS, Navy-Marine Corps Relief Society, The Girl Scouts, and Navy Spouses Clubs. She was also appointed to the City Commission on Children and Youth by the Corpus Christi City Council, and received the Navy's Meritorious Civilian Service Medal in recognition of her work on behalf of service members and their families at Navy Region Singapore. Ms. Hruska received her Masters of Public Administration from Shippensburg University of Pennsylvania and her Bachelor of Arts in Political Science from La Salle University.

Paul Kantwill, Col. Ret. USA

Mr. Kantwill is an Assistant Director of the Consumer Financial Protection Bureau (CFPB), leading the Office of Servicemember Affairs. Prior to joining the CFPB, he served as the Director of the Office of Legal Policy, Office of the Under Secretary of Defense, Personnel & Readiness. In that capacity, he was the principal advisor to Under Secretary of Defense, Personnel and Readiness as well as the Secretary of Defense on a wide variety of legal and policy issues, including the Servicemembers Civil Relief Act (SCRA); the Military Lending Act (MLA), and financial/consumer issues affecting all members of the Armed Forces and their family members.

Mr. Kantwill has a distinguished 25-year military career as an Active Duty Officer in the U.S. Army Judge Advocate General's Corps. He served continuously on Active Duty from January 1990 through December 2014, and served in Afghanistan and the Persian Gulf. He is the recipient of the Legion of Merit, two Bronze Star Medals and numerous other military awards and decorations. He also is a recipient of the Department of Defense Medal for Exceptional Civilian Service.

Mr. Kantwill is a graduate of The U.S. Army Command and General Staff College. He has received a L.L.M from the Judge Advocate General's School, U.S. Army; he holds a J.D. from Loyola University, Chicago School of Law; and a B.A. from Loyola University, Chicago, IL.

Kevin Keith

Mr. Keith is the Personal Financial Readiness Manager for Joint Base San Antonio Lackland (JBSA). He is an Accredited Financial Counselor (AFC®) through the Association for Financial Counseling and Planning. Having worked in personal finance for over 9 years, Mr. Keith's primary focus is to provide financial literacy education and individual personal financial counseling for uniformed

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members and their families stationed at JBSA Lackland. Prior to his current position, he facilitated emergency financial assistance for military personnel as a base-level caseworker for the Air Force Aid Society. Mr. Keith retired from the United States Air Force after having served 22 years on Active Duty.

Kathryn McClure

Ms. McClure is the Chief of the Client Services Division of the Office of the Staff Judge Advocate, United States Army Fires Center of Excellence, Fort Sill, Oklahoma. She has a B.A. and J.D. from The George Washington University in Washington, D.C. Prior to her appointment in 2002 as a civilian attorney to the Department of the Army, Ms. McClure served as a staff attorney for Legal Aid of Western Oklahoma and as a state's attorney for Oklahoma's Child Support Enforcement Program.

Ms. McClure is a member of the Bar of the State of Oklahoma. She is also a member of the Oklahoma Bar Association's Military Assistance Committee, the Military and Veterans Law Section, the Family Law Section, and the Access to Justice Committee of the Oklahoma Bar Association.

Paul Metrey, Lt. Col. Ret. USA

Mr. Metrey is the Vice President, Regulatory Affairs and Chief Regulatory Counsel, Financial Services, Privacy, and Tax for the National Automobile Dealers Association (NADA). In this capacity, he represents dealer interests before, and educates dealers on regulations promulgated by, federal executive branch agencies that oversee dealer operations. He is the author and editor of numerous NADA publications, including the *NADA-NAMAD-AIADA Fair Credit Compliance Policy & Program*. He frequently speaks to dealers, Automotive Trade Association Executives, dealership compliance professionals, and other industry groups on an array of regulatory topics, including recent federal developments in the areas of credit, privacy, identity theft, telemarketing, and taxation. Mr. Metrey served for over 20 years in the U.S. Army, in active and reserve units in infantry and JAG Corps. He held the rank of Lt. Col. on retirement. Mr. Metrey obtained his Bachelor of Arts from Virginia Tech and his Juris Doctorate from Catholic University's Columbus School of Law.

Acting Chairman Maureen K. Ohlhausen

Acting Chairman Ohlhausen was sworn in as a Commissioner of the Federal Trade Commission on April 4, 2012, and was designated to serve as Acting FTC Chairman by President Donald Trump in January 2017.

Prior to joining the Commission, she was a partner at Wilkinson Barker Knauer, LLP, where she focused on FTC issues, including privacy, data protection, and cybersecurity. She previously served at the Commission for 11 years, most recently as Director of the Office of Policy Planning from 2004 to 2008, where she led the FTC's Internet Access Task Force. She was also Deputy Director of that office. From 1998 to 2001, she was an attorney advisor for former FTC Commissioner Orson Swindle, advising him on competition and consumer protection matters. She started at the FTC General Counsel's Office

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in 1997. Before coming to the FTC, she spent five years at the U.S. Court of Appeals for the D.C. Circuit, serving as a law clerk for Judge David B. Sentelle and as a staff attorney. She also clerked for Judge Robert Yock of the U.S. Court of Federal Claims from 1991 to 1992.

Acting Chairman Ohlhausen graduated with distinction from Antonin Scalia Law School, George Mason University in 1991 and graduated with honors from the University of Virginia in 1984. She was on the adjunct faculty at the Antonin Scalia Law School, George Mason University, where she taught privacy law and unfair trade practices. She served as a Senior Editor of the Antitrust Law Journal and a member of the American Bar Association Task Force on Competition and Public Policy. She has authored a variety of articles on competition law, privacy, and technology matters.

Steven Robinson

Mr. Robinson is an Assistant Attorney General and the Managing Attorney of the San Antonio Regional Office of Texas Attorney General's Consumer Protection Division. Prior to joining the office in San Antonio, he worked in the Dallas office of the Consumer Protection Division. His recent cases and investigations have included diploma mills, unlicensed nursing schools, motor vehicle financing companies, false health claims by a diet supplement company, and enforcement actions against assisted living facilities. His interest in military consumer protection began with his personal experience clerking in the JAG office at Barksdale Air Force Base, where he saw the unique consumer challenges facing military service members. He holds a law degree from Loyola University New Orleans School of Law and an undergraduate degree from Mississippi College.

Olha N. M. Rybakoff

Ms. Rybakoff serves as Senior Counsel in the Tennessee Attorney General's Public Interest Division where she handles consumer protection and false claims enforcement litigation. She also serves as a faculty member for the National Attorneys General Training & Research Institute, providing civil enforcement litigation training to state attorneys general offices nationwide. Prior to joining the Tennessee Attorney General's Office in 2005, Ms. Rybakoff served as Deputy Attorney General and Director of the Consumer Fraud Unit in the Delaware Department of Justice from 1997 - 2005, where she handled civil and criminal consumer and public protection cases as well as legislative and policy matters. Before entering public service, she worked at an intellectual property law firm in Delaware for 12 years handling patent, commercial and general litigation matters. Ms. Rybakoff has been a practicing attorney for 32 years.

W. G. "Bud" Schneeweis, Capt. Ret. USCG

Mr. Schneeweis has been the Associate Director of the Military Financial Readiness Project at the FINRA Investor Education Foundation since 2013. He spent a career in the U. S. Coast Guard, retiring as Captain. Following military retirement, he served on the staff of the Military Officers Association of America (MOAA), directing its Benefits Information and Financial Education Department

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for over ten years. While at MOAA, he helped establish its Military Financial Education and Military Spouse Programs. He has also served as a director on the Boards of the Navy Mutual Aid Association, Coast Guard Mutual Assistance, the Commandant's National Retiree Council, and as Co-Chair of the Coast Guard National Capital Area Retiree Council. Mr. Schneeweis is a graduate of the U.S. Coast Guard Academy and holds two advanced degrees. He completed CFP™ studies at Georgetown University and holds Certified Financial Planner™ and Accredited Financial Counselor™ designations.

Mark Thompson

Mr. Thompson is the Owner and President of T.L. Thompson & Associates, Inc., a Dallas, Texas based agency started by his father in 1976. He enlisted in the U.S. Navy in 1976 and was trained as an Operations Specialist (Radar Operator). After transferring to the Naval Reserve in 1989, Mr. Thompson was recalled to Active Duty for Operation Desert Storm in 1991, eventually retiring as a Chief Petty Officer in 2000.

Upon returning home in 1992, Mr. Thompson entered the family business and joined his two brothers as a Collector, later becoming the Training Manager, then Collection Manager, and eventually General Manager. Becoming active in his state organization, Mr. Thompson served as President of the American Collectors Association (ACA) of Texas in 2000—the very same year he was honored as the ACA Instructor of the Year. The experience of having been deployed overseas in combat zones, coupled with his knowledge as an ACA Instructor, has given Mr. Thompson a unique insight into the challenges facing all armed forces members, and the ability to effectively train collectors on how to treat service members with the dignity and respect that they have earned.

David Winfrey

Mr. Winfrey serves as Financial Counselor at the Soldier and Family Assistance Center (SFAC) for the Soldier for Life Program at Fort Sam Houston. At the SFAC, he works with soldiers and their families, helping them successfully transition from the military into civilian life with financial security. Mr. Winfrey's experience ranges from coordinating Hiring Heroes Job Fairs to auditing the Oklahoma State Veterans Entrepreneurs program to better understand the challenges and opportunities for Wounded Warriors starting a business.

Previously, Mr. Winfrey worked as a career counselor for the Army Career and Alumni Program (later renamed to Soldier for Life Program) at Fort Stewart, Georgia. He was then promoted to Site Manager two years later. Last year, David gave a presentation at the AFCPE national conference. He was the lead presenter for a nation-wide webinar "Financial Planning for Military Caregivers," sponsored by Texas A & M Extension Service. Mr. Winfrey's extensive experience has led him to become fully able to advise any client and help plan for a successful transition from the military.

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Nat Wood

Mr. Wood is the Associate Director for the FTC's Division of Consumer & Business Education (DCBE), where he has been a manager for 15 years. DCBE applies skill in communications, design and building partnerships to solve consumer protection problems. DCBE creates materials for servicemembers, their families, and veterans, and manages the Military.Consumer.gov site. Mr. Wood and the FTC's IdentityTheft.gov team are finalists for a 2017 Service to America Medal from the Partnership for Public Service. IdentityTheft.gov helps victims report the crime and gives them a personal recovery plan. It also provides an FTC Identity Theft Report, which is a report to law enforcement under the Fair Credit Reporting Act. Mr. Wood has an MBA from George Washington University and graduated from Cornell University.