



**NORTH CAROLINA
CONSUMER PROTECTION WORKSHOP
North Carolina Museum of Natural Sciences
Raleigh, North Carolina
January 16, 2013**

8:30 - 9:00 REGISTRATION

9:00 - 9:05 WELCOME

Cindy Liebes, Director, Southeast Region, Federal Trade Commission

9:05 - 9:45 OPENING SPEAKERS

Roy Cooper, North Carolina Attorney General

Edith Ramirez, Commissioner, Federal Trade Commission

9:45 - 10:30

WORKING TOGETHER: WHO WE ARE, WHAT WE DO

Discussion of agency priorities, top issues, case selection, legislative initiatives, intra and inter agency cooperation, the legal and ethical concerns that arise, and using outreach and the press to achieve our goals.

Chuck Harwood, Acting Director, Bureau of Consumer Protection, Federal Trade Commission

Kevin Anderson, Sr. Deputy Attorney General, Director, Consumer Protection Division, North Carolina Department of Justice

George Hausen, Jr., Executive Director, Legal Aid of North Carolina

Laura Collins Britton, Supervising Attorney, Consumer Financial Transitions Clinic, University of North Carolina School of Law, and **Pamela Glean**, Assistant Dean for Professional and Clinical Skills, North Carolina Central University School of Law, will discuss Consumer Financial Transaction Clinics.

10:30 - 10:45 BREAK

10:45 - 12:00 CASH STRAPPED, GET CASH EASY

Discussion of lending schemes, including payday loans, advance-fee loans and credit, recent legislation, and efforts to better collaborate.

Moderator: Monica Vaca, Assistant Director of Marketing Practices, Bureau of Consumer Protection, Federal Trade Commission

Phil Lehman, Special Deputy Attorney General, Consumer Protection Division,
North Carolina Department of Justice

Ellen Harnick, Senior Policy Counsel, Center for Responsible Lending

12:00 - 1:30

LUNCH - On Your Own

1:30 - 2:45

DEBT RIDDEN, GET RELIEF

Discussion of debt issues confronting North Carolina consumers, including debt collection, debt buying, debt relief, mortgage assistance relief and credit repair, recent legislation, and efforts to better collaborate.

Moderator: Phil Woods, Special Deputy Attorney General,
Deputy Director, Consumer Protection Division, North Carolina Department of Justice

Cindy Liebes, Director, Southeast Region, Federal Trade Commission

Lynne Weaver, Assistant Attorney General, Consumer Protection Division,
North Carolina Department of Justice

Gerald Sachs, Sr. Counsel, Enforcement Division, Consumer Financial
Protection Bureau

Carlene McNulty, Director of Litigation, Senior Attorney, Consumer and Housing
Projects, North Carolina Justice Center

2:45 - 3:00

BREAK

3:00 - 4:30

BUYERS BE AWARE

Workshop attendees will breakout into small discussion groups to examine existing and emerging frauds that affect North Carolina consumers. Group discussions will include identifying problematic practices, collectively formulating solutions, and developing steps going forward.

- Scams targeting military service members
- Scams targeting seniors
- Scams targeting minority & immigrant populations
- Scams involving mortgage & housing issues
- Scams involving credit repair, debt collection & debt settlement
- Biz Op, work-at-home & pyramid schemes
- Robocalls, lottery, sweepstakes & prize promotion scams
- Identity Theft

4:30

CLOSING REMARKS

Cindy Liebes, Director, Southeast Region, Federal Trade Commission