

# Consumer Advisory Board



Consumer Financial  
Protection Bureau

**Chairperson Bill Bynum** currently serves as CEO of Hope Enterprise Corporation/Hope Federal Credit Union in Jackson, MS, a position he has held since 1994. Previously, Mr. Bynum held positions as Director of Programs for the NC Rural Economic Development Center in Raleigh, NC and the Associate Director of Self-Help in Durham, NC. From 2002-2012 he served as chairman of the Treasury Department's Community Development Advisory Board.

**Vice Chairperson Maeve Brown** currently serves as Executive Director of the Housing and Economic Rights Advocates, an organization that she co-founded in 2005. She has over 25 years as a public interest attorney, in various organizations in Southern and Northern California. She has published articles on affordable housing issues and authored a chapter in the American Bar Association's Legal Guide to Affordable Housing Development (first edition and updated), is bilingual in Spanish and French and conversant in Japanese, Farsi, Italian and German.

**Gary Acosta** currently serves as the CEO and co-founder of the National Association of Hispanic Real Estate Professionals (NAHREP). NAHREP is the nation's largest minority real estate trade association. In 2012, Mr. Acosta received the Investing in Communities Award from the Mortgage Bankers Association and was recognized as one of the 100 most influential Hispanics in America by *Hispanic Business Magazine*. He currently sits on the Diversity Committee of the MBA and the Board of Governors for the National Housing Conference.

**Ann Baddour** is state director of financial access programs at Texas Appleseed, a public interest law center, where she has overseen projects aimed at bringing low-income and immigrant consumers into the financial mainstream since 1999. She is actively involved in reform of regulations governing payday and auto title lending in Texas to build greater consumer protection into these transactions. Her work in the areas of immigrant financial education and improving consumer disclosure and protection in remittance transactions has been instrumental in laying the groundwork for national oversight of remittances. She has presented at economic and asset building conferences across the United States and in Benin, Mexico, and the European Union. She has been recognized for her work by the FDIC and the El Paso Invest in the American Dream Initiative. Prior to working for Texas Appleseed, she was a research analyst with the Texas Legislative Council.

**Jo Ann Barefoot** is CEO of Jo Ann Barefoot Group LLC in Washington, DC. She previously was Co-chair of Trelia Risk Advisors, Partner and Managing Director at KPMG Consulting and CEO of Barefoot Marrinan & Associates. Ms. Barefoot also served as staff member at the U.S. Senate Banking Committee's Subcommittee on Housing and Urban Affairs. In 1978, Ms. Barefoot became the first woman Deputy Comptroller of the Currency, leading the OCC's newly-formed consumer protection unit. Ms. Barefoot serves on the Board of the Center for Financial Services Innovation (CFSI). Beginning in July 2015, Jo Ann will also be a Senior Fellow at the Mossavar-Rehmani Center for Business & Government at Harvard University's John F. Kennedy School of Government. In that role she is writing a book on consumer protection regulation and innovation, in addition to her other writing and consulting.

**Don Baylor, Jr.** currently serves as a Senior Associate at the Urban Institute, where he co-leads their State & Local Policy Advisory Group. He previously worked at the Austin-based Center for Public Policy Priorities as a lobbyist, policy analyst, and Director of OpportunityTexas. Mr. Baylor's prior positions include Legislative Director for the New York, Association of Community Organizations for Reform Now (NY ACORN) and Senior Consultant for KPMG Public Sector Consulting Practice in Sacramento, CA.

**Steve Carlson** is the co-founder and CEO of Ascend Consumer Finance, and currently advises a number of fin-tech start-ups. Prior to Ascend, he was at Intuit where he led Marketing and Business Development for Mint.com and Quicken. Additionally, Mr. Carlson has held senior executive roles at HSBC and Washington Mutual, and has advised a range of financial services firms, as the co-founder of Sung Carlson Associates.

**Laura Castro de Cortés** currently serves as Director of Business Product Development for Meta Payment Systems. She was President of Latino Banking Solutions (LBS), whose clientele has included Wells Fargo Bank, Allied Insurance Group, Principal Financial Group, Brotherhood Bank and Trust, Liberty Bank and many more banks throughout the Midwest. Prior to Latino Banking Solutions, Castro de Cortés was Vice President of Emerging Markets with Centris Federal Credit Union. Laura was also director of Latino Banking for Commercial Federal Bank, a \$13.3 billion dollar federal savings bank in Omaha, NE.

**Elizabeth Costle** currently serves as Senior Advisor at the AARP Public Policy Institute where she specializes in age-friendly banking and other consumer issues. Previously, Ms. Costle served as Vermont Commissioner of Banking, Insurance, Securities and Health Care Administration. Ms. Costle has also worked as a Senior Consultant for Health Insurance Policy in the Office of Policy and Representation at Blue Cross Blue Shield Association; as Assistant General Counsel at Fannie Mae; as General Attorney at Satellite Business Systems; and as an Associate at Arnold & Porter.

**Prentiss Cox** is currently an Associate Professor of Law at the University of Minnesota Law School, where he has taught since 2005 and directs the Consumer Protection Clinic. Previously, Mr. Cox served as the Manager of the Consumer Enforcement Division for the Minnesota Attorney General's Office. He has also served as a Judicial Clerk for the Honorable P.H. Marshall at the United States District Court for the Northern District of Illinois. Mr. Cox is the author of a number of publications on a range of financial topics, including fraud, deceptive practices, and foreclosures.

**Patricia Garcia Duarte** has served as President and CEO for Trellis (formerly Neighborhood Housing Services of Phoenix) since 2006. Previously, she worked as the Arizona Manager for the Community Partnerships Office at JPMorgan Chase/Bank One. She has held various housing and economic development responsibilities with Mercy Housing South-West; Neighborhood Housing Services of Phoenix; and Chicanos Por La Causa, Inc.

**Julie Gugin** currently serves as the Executive Director of the Minnesota Homeownership Center, a position she has held since 2007. She has over 20 years of non-profit leadership experience; previous positions include Vice President of Operations for Twin Cities Habitat for Humanity and Director of Supportive Housing at the Wilder Foundation. She is a co-founder of the Framework Homeownership, LLC, a non-profit technology start-up company for homebuyer education. She co-chaired the statewide Minnesota Foreclosure Partners Council and currently serves on the National Industry Standards (for homeownership education and counseling) committee.

**Patricia Hasson** currently serves as President of Clarifi, a community based non-profit financial counseling & education agency that has promoted lifelong financial literacy since 1998. Her prior experience includes more than 12 years as a banking executive with diverse consumer and commercial lending background. She currently serves on a number of local and national bank & community advisory boards and has been appointed to the oversight board for the Philadelphia Mayor's Office of Community Empowerment & Opportunity.

**Adam Levitin** is a Professor of Law at the Georgetown University Law Center. Professor Levitin has also served as special counsel for the Congressional Oversight Panel for the Troubled Asset Relief Program; as the Robert Zinman Scholar in Residence at the American Bankruptcy Institute; and as the Bruce W. Nichols Visiting Professor of Law at Harvard.

**Brian Longe** currently serves as the CEO of the Wolters Kluwer's Financial & Compliance Services division, which specializes in providing solutions and services to help financial organizations of all sizes manage risk and maintain compliance with regulations at a local, national and global level. Prior to joining Wolters Kluwer in 2005, Brian held numerous leadership positions in companies that specialize in developing information technology and solutions. Brian also serves on the national board of directors for Operation HOPE, a non-profit organization dedicated to financial literacy and empowerment.

**James (Jim) McCarthy** currently serves as President and CEO of Miami Valley Fair Housing Center, Inc. in Dayton, OH, a position he has held since 1998. Previously, he was a paralegal for Noel W. Vaughn, Attorney at Law. Since 2006, Mr. McCarthy has served as the chair for the National Fair Housing Alliance in Washington, DC and is actively involved with the Affordable Housing Options Committee of Montgomery County, OH, the Dayton Community Reinvestment Institute, and the Dayton Fund for Home Rehabilitation, among others. Mr. McCarthy is currently helming the rollout and implementation of the Miami Valley Inclusive Community Fund, an innovative program used to reclaim neighborhoods blighted by REO neglect, by reinvesting in neighborhoods of color to counteract the devastating damage resulting from the foreclosure crisis and its aftermath.

**Jennifer Mishory** currently serves as the Executive Director for Young Invincibles. Ms. Mishory's prior experience includes testifying before Congress about private student loans and about federal financial aid; authoring publications on topics such as consumer awareness about student loan decisions and the impact of student debt on buying a house; representing young consumers in numerous capacities, including as a consumer advocacy negotiator in the 2012 negotiated rulemaking around federal student loans and as a consumer representative to the National Association of Insurance Commissioners.

**Joann Needleman** Joann Needleman is leader of Clark Hill's Consumer Financial Services Regulatory & Compliance group. Joann has extensive litigation experience in state and federal courts, successfully defending creditors against claims brought under the Fair Debt Collection Practices Act and Fair Credit Reporting Act as well as state statutes. She provides counsel, consultation and litigation services to financial institutions, law firms and debt buyers throughout the country. Joann is the current President of the Board of Directors of the National Association of Retail Collection Attorneys (NARCA).

**William Nelson** currently serves as Associate Director for Military Programs at the University of North Georgia, where he manages a team responsible for overseas deployments for over 1,000 ROTC cadets annually. Mr. Nelson recently served as the executive director for USA Cares in Kentucky, a position he had held since 2008. Mr. Nelson also worked as a military family financial planner in New England and Kentucky. Mr. Nelson served on active duty for twenty years in the U.S. Navy, retiring in the rank of Commander in 1992.

**J. Patrick O’Shaughnessy** is currently the President and CEO of Advance America, Inc., a provider of consumer financial services with offices in 29 states. Prior to joining Advance America, Patrick worked in the investment banking industry. He spent most of his investment banking career at Donaldson, Lufkin & Jenrette (DLJ) and with Credit Suisse, after its acquisition of DLJ. He also worked for Kidder, Peabody and Thomas Weisel Partners. Patrick is the Chairman of the Board of the Community Financial Services Association of America, an industry trade group that advocates for consumer access to regulated financial services, and a member of the Board of Trustees of Converse College.

**Jose Quiñonez** currently serves as Executive Director of the Mission Asset Fund in San Francisco, California, a position he has held since 2007. Mr. Quiñonez’s previous positions include: Policy Director for the Asset Policy Initiative of California (San Francisco) and California Outreach Director for the Center for Responsible Lending (Oakland). He also worked in Washington, DC at the Center for Community Change, Bread for the World, and on Capitol Hill.

**Dory Rand** currently serves as President of the Woodstock Institute, a leading nonprofit research and policy organization for the areas of fair lending, wealth creation, and financial systems reform. Previously, she held attorney positions with the Sargent Shriver National Center on Poverty Law, LAF, a private law firm, and the ACLU of Illinois. Ms. Rand serves on the State Banking Board of Illinois and the Board of the National Community Reinvestment Coalition. Previously she served on the Federal Reserve Board’s Consumer Advisory Council and the board of the CDFI Coalition, among other public, private, and nonprofit boards and professional associations.

**Honorable Judge Annette Rizzo** was appointed to the Court of Common Pleas bench in Philadelphia in 1998. Since that time, she has served in the Trial Division in both the Criminal and Civil Programs and now sits in the Civil Major Trial Program. Since the spring of 2008, Judge Rizzo has been involved with the development and oversight of the First Judicial District’s Residential Mortgage Foreclosure Diversion Pilot Program. The conferences bring together homeowners, lenders’ counsel, pro bono attorneys and housing counselors in an effort to keep City residents in their homes.

**Ellen Seidman** is a Senior Fellow at the Urban Institute and a Visiting Scholar in the Community Development Department at the Federal Reserve Bank of San Francisco. She is also a Research Fellow at the Filene Research Institute and the 2013-2014 NYU Stern-Citi Leadership & Ethics Distinguished Fellow. Ellen Chairs the Board of Aeris (formerly the CDFI Assessment and Ratings Service), and serves on the boards of directors of: the Center for Financial Services Innovation, City First Bank of DC, and Coastal Enterprises, Inc. Ellen’s prior positions include: the Executive Vice President for National Policy & Partnership Development and for Mission and Strategy for the ShoreBank Corporation; Senior Managing Director/National Practice at Shore Bank Advisory Services; Director for Financial Services Policy and Senior Research Fellow at the New America Foundation; and Director of the Office of Thrift Supervision (OTS) from 1997 to 2001.

**Josh Silverman** currently serves as President for Consumer Products & Services at American Express, a position he has held since 2011. Previously, he served as: an Executive in Residence at Greylock; CEO at Skype; CEO at Shopping.com (an eBay company); a Managing Director at Markplaats.nl & eBay NL at eBay, Inc.; the GM for International Expansion at eBay, Inc.; was the co-founder and CEO at Evite, Inc.; was VP and GM for Regional Field Service Business at ADAC Laboratories; a Management Consultant at BoozAllen & Hamilton; and a Legislative Correspondent for US Senator Bill Bradley.

**Gene Spencer** currently serves as the senior vice president for stakeholder engagement, policy and research at the Homeownership Preservation Foundation (HPF), in Washington, DC, a position he has held since 2010. HPF operates the Homeowner's Hope Hotline, which provides financial education and foreclosure prevention counseling to consumers nationwide and is the national call to action for the US government's Making Home Affordable Program. Previously, Mr. Spencer served as a public affairs director at Burson-Marsteller and in several positions at Fannie Mae during a 28-year career, including executive positions in investor relations and mortgage securitization.

**Robert Stoll** is the founder of Stoll Berne, LLC, a law firm for which he was chairman from 1977 to 2008. His law practice focused on securities fraud, consumer class action, and other complex litigation. From 1996-2008, he also was Oregon Special Assistant Attorney General for Securities Litigation. Mr. Stoll also founded and is chairman of Albina Opportunities Corporation, a community development financial institution which loans money and provides business advisory services on a non-profit basis to minority and women small businesses in Portland, Oregon.

**Donna Tanoue** currently serves as Vice Chair of the Bank of Hawaii Corporation/Bank of Hawaii and President of Bank of Hawaii Foundation. She is also a member of the Bank of Hawaii's Board of Directors. Ms. Tanoue is the former Chairman of the Federal Deposit Insurance Corporation (FDIC). She was a partner in the Hawaii law firm of Good Sill Anderson Quinn & Stifel. Ms. Tanoue also served as Commissioner of Financial Institutions for the State of Hawaii.

**Jane Thompson** is the CEO of Jane J. Thompson Financial Services LLC, a company she founded in 2011 to advise businesses that serve the financial services needs of mass-market consumers. Previously, she was the founder and president of Walmart Financial Services and led the team for nine years to become the leader and innovator serving the mass-market customer in America, with special focus on basic money services, prepaid and credit cards. Ms. Thompson is an independent director of The Fresh Market and an advisor to Mitek as well as other financial service start-ups.

**James (Jim) Van Dyke** Jim Van Dyke is the CEO of Javelin Strategy & Research, a Greenwich Associates LLC company. He is a research-based futurist on how digitization of money changes consumer and business opportunities, including mobile, payments and security. He has worked in electronic commerce and innovation since 1984, and advises leaders in both startup and established organizations.

**Jonathan Zinman** is a professor of Economics at Dartmouth College, a position he has held since 2005. He is also the co-founder and lead researcher of the U.S. Household Finance Initiative of Innovations for Poverty Action, a nonprofit research and development organization. Previously, Mr. Zinman was an economist at the Federal Reserve Bank of New York and a loan fund manager and strategy analyst at the Massachusetts Community Development Finance Corporation.