

AGENDA

Building a Bridge to Credit Visibility Symposium

September 17, 2018

Hosted by the Bureau of Consumer Financial Protection

1700 G Street, NW, Washington, DC

8:00–8:30 a.m.

Registration & Coffee

8:30–8:45 a.m.

OPENING ANNOUNCEMENTS & INTRODUCTIONS

- J. Frank Vespa-Papaleo, *Fair Lending Principal Deputy Director, BCFP*
- Eric Blankenstein, *Policy Associate Director, Supervision, Enforcement and Fair Lending, BCFP*

WELCOME AND OPENING REMARKS

- Patrice Alexander Ficklin, *Fair Lending Director, BCFP*

8:45–10:00 a.m.

CRED TALKS

These speakers will each deliver a short talk on credit, titled CRED Talks, exploring issues such as credit invisibles, lending deserts, and innovation to expand access to credit.

Moderator:

- Patrice Alexander Ficklin, *BCFP*

Speakers:

- Michael Turner, *Policy and Economic Research Council*
- Samantha Vargas Poppe, *UnidosUS*
- Marla Blow, *FS Card, Inc.*
- Ken Brevoort, *Section Chief, Office of Research, BCFP*
- Ida Rademacher, *Aspen Institute*

10:00–10:15 a.m.

Break

10:15–11:15 a.m. BRIDGING TO CREDIT VISIBILITY USING INNOVATIVE PRODUCTS

This panel will explore questions related to entry-level products that address credit invisibility while preparing the consumer for financial success.

Moderator:

- Daniel Dodd-Ramirez, *Director, Community Affairs, BCFP*

Panelists:

- James Garvey, *Self Lender*
- Dara Duguay, *Credit Builders Alliance*
- Matt Hull, *Texas Association of Community Development Corporations*
- Larry Santucci, *Philadelphia Federal Reserve Consumer Finance Institute*

11:15 a.m.–12:15 p.m. CREDIT PRODUCTS & SERVICES FOR MICROENTERPRISE

This panel will focus on identifying barriers and solutions to accessing credit in the small business lending space.

Moderator:

- Grady Hedgespeth, *Director, Small Business Lending Markets, BCFP*

Panelists:

- Daniel Upham, *Small Business Administration*
- Tiq Chapa, *Latino Business Action Network*
- Galen Gondolfi, *Justine PETERSEN*
- Rajitha Swaminathan, *Grameen America, Inc.*

12:15–1:45 p.m. BOX LUNCH: BUILDING ECONOMIC OPPORTUNITY FOR ALL

During lunch, and following greetings by the Bureau's Acting Deputy Director, keynote speaker Jacqueline Reses will provide insight into how innovation can create economic opportunity and build bridges to credit visibility, including rural communities.

Introduction:

- Patrice Alexander Ficklin, *BCFP*

Greetings:

- Brian Johnson, *Acting Deputy Director, BCFP*

Keynote:

- Jacqueline Reses, *Square & Square Capital*

1:45–2:45 p.m.

ALTERNATIVE DATA: INNOVATIVE PRODUCTS AND SOLUTIONS

This panel will discuss the role alternative data and modeling techniques can play in expanding access to traditional credit.

Moderator:

- Aaron Rieke, *Upturn*

Panelists:

- Jason Gross, *Petal*
- Eric Kaplan, *Milken Institute*
- Melissa Koide, *FinRegLab*
- Andrea V. Arias, *Federal Trade Commission*

2:45–3:00 p.m.

Break

3:00–3:15 p.m.

BCFP INNOVATION DIRECTOR KEYNOTE

Paul Watkins, the Director of the Bureau's new Office of Innovation, will share his vision for the Bureau's new focus on innovation to increase fair, equitable, and nondiscriminatory access to credit.

Introduction:

- J. Frank Vespa-Papaleo, *BCFP*

Keynote:

- Paul Watkins, *Director, Office of Innovation, BCFP*

3:15–4:30 p.m.

FIRESIDE CHAT AND ATTENDEE FEEDBACK ON INNOVATION

This session will consist of a "fireside chat" with Bureau leaders on innovation and credit access and will provide attendees an opportunity to ask questions, provide feedback, and share strategies for the Bureau's role in promoting increased fair, equitable, and nondiscriminatory access to credit through innovation.

Moderator:

- J. Frank Vespa-Papaleo, *BCFP*

Panelists:

- Paul Watkins, *BCFP*
- Patrice Alexander Ficklin, *BCFP*

- Will Wade-Gery, *Director, Card, Payment & Deposit Markets, BCFP*
- Grady Hedgespeth, *BCFP*
- Daniel Dodd-Ramirez, *BCFP*

4:30–4:45 p.m.

FINAL CALL TO ACTION

- Patrice Alexander Ficklin, *BCFP*