

Consumer Advisory Board

Member Biographies



Consumer Financial
Protection Bureau

April 2019

Chairperson, Ronald A. Johnson, Ph.D., now retired, became the fourth President of Clark Atlanta University in 2015. Prior to joining CAU, he was the Dean of the J. H. Jones School of Business at Texas Southern University. He also served as Dean at Western Carolina University. He previously taught & developed innovative curriculum at Florida A&M; Northeastern University; and, Howard University, as well as TSU. Dr. Johnson's leadership is fortified by his executive experience in the world of investment management. He is the former President & CIO at Smith Graham & Company, & is an active board member of several civic & educational organizations. He is a member of Nu Boulé the Sigma Pi Phi Fraternity, & the former Rhetoricos officer of the Fraternity's Gamma Upsilon member Boulé. Dr. Johnson holds Ph.D. & M.A. degrees in economics from Stanford University, & an MBA in finance & a B.A. in economics from Adelphi University.

Liz Coyle joined the team at Georgia Watch in February 2012. Founded in 2002, Georgia Watch is a nonprofit, nonpartisan 501(c)(3) organization working to ensure that Georgians are informed and protected on matters that impact their quality of life in order to close opportunity gaps, reduce health disparities, and protect consumers' hard-earned income. As Executive Director, Liz manages the organization's operations and staff and oversees all Georgia Watch programs in the areas of Healthcare Access, Consumer Energy, Civil Justice and Financial Protection. She engages the board of directors, staff and stakeholders in implementing the organization's strategic plan. Liz has more than 25 years of experience as a non-profit manager, communications professional, and grassroots advocate. She has worked with a broad spectrum of organizations including multi-national consumer products companies, non-profit associations, and local governments. Liz graduated from the University of Virginia with a B.A. in Comparative Literature.

Sameh Elamawy is the Chief Executive Officer at Scratch. Scratch is a different kind of loan servicer that delivers a borrower-first experience by leveraging technology to significantly improve consumers' ability to understand, manage, and repay their loans while helping transform the servicing ecosystem for both borrowers and lenders. Sameh has a background in product management where he has built consumer experiences at organizations big and small like Dropbox, Pinterest, and Procter & Gamble. He received his B.S.E. in Computer Science and has an MBA from the Stanford Graduate School of Business

Manning Field serves as Acorns' Chief Operating Officer. Manning oversees the business with direct accountability for Growth, Retention, Experimentation, Customer Service, Analytics, Project Management, and Acorns' regulated entities. Prior to Acorns, Manning launched market-leading products and programs at JPMorgan Chase like Chase Sapphire, Chase Freedom and Chase Ultimate Rewards, and was named an Ad Age "40 Under 40." He also spent four years in Beijing, China, as CMO of JPMorgan Chase's consumer team and while there, founded a local credit card business. During his 18-year tenure at Chase, Manning oversaw many departments including Branding, Advertising, Product Development, Marketing, Corporate Development, Innovation, B2B Corporate Sales Strategy, and, lastly, as the Managing Director of Loyalty Innovation. He and his wife have three future Acorns investors.

Jason Gross is Co-Founder & CEO of Petal, a new kind of credit card company on a mission to make credit honest, simple and accessible. Petal is reinventing the credit card, using more financial data to democratize credit scoring, and employing clean, intuitive design to make credit transparent and easier to use responsibly. Petal has raised over \$50M from VCs, investment banks and impact investors, and today offers a Visa credit card designed for underserved consumers. Jason has submitted comment letters to the CFPB and has been a speaker and guest lecturer on a variety of topics ranging from financial inclusion to regulatory innovation. Prior to Petal, Jason worked at Arbor (acquired by Axciom), and practiced law at Sullivan & Cromwell and Gunderson Dettmer, where he represented financial institutions, technology companies and venture capitalists. Jason holds a JD from Harvard Law School and a BA from the University of Florida.

Clint Gwin is the President and CEO of Pathway Lending, a CDFI founded in 1999 to provide access to capital and educational services to underserved small businesses in Tennessee and Alabama. Mr. Gwin is recognized for his work in creating public-private partnerships with the State of Tennessee, the Tennessee Bankers Association, the State of Alabama, and the Appalachian Regional Commission. Mr. Gwin was appointed by President Donald J. Trump on September 15, 2017 to serve a four year term on the U. S Treasury Department's Community Development Advisory Board. He has also served on the Federal Reserve Board's Consumer Advisory Council. Clint is the chair of Appalachian Community Capital and has served on the board of an affordable housing CDFI. Clint began his career with the FDIC. He is a graduate of Centenary College of Louisiana and received his Masters from Vanderbilt University's Owen Graduate School of Management.

Brent Neiser, CFP® is Senior Director of Strategic Partnerships and Alliances for the National Endowment for Financial Education. Brent creates personal finance programs for the American public including College (1,000 colleges), Low Income and Retirement as well as over 100 partnerships with groups like Sesame Workshop, Habitat for Humanity, Red Cross, American Indian College Fund and Military Family Association. He leads strategic intelligence, foresight, public policy and does innovation work including working with executive agencies and testifying before Congress. Brent holds masters' degrees in Business, Global Studies (Public Diplomacy), Urban Studies and was a CORO Foundation Public Affairs Fellow including work with Walt Disney Imagineering. Neiser is a co-founder and president of a small business in Colorado Springs and former Young Americans Bank board member. Media appearances include NBC's "Today," PBS's "NewsHour" and The Wall Street Journal; also, speaker at OECD conferences in Rio de Janeiro, Washington and financial summits in Seoul and Beijing.

Sophie Raseman is Head of Financial Solutions for Brightside, a ventured-backed startup helping employees take control of their financial lives. She has worked in financial health for 16 years, both in the private sector and government. She began her work in financial services while serving as a college student in the Mayor's Office in New Haven, CT, connecting low-income residents with free tax preparation and bank accounts. After college, she joined McKinsey & Company, where she consulted to financial institutions on product innovation. She later served at the U.S. Treasury, where she led a team focused on encouraging private sector innovation to improve the nation's financial health. After Treasury, Sophie joined a startup offering mobile banking for low-income customers. Now at Brightside, Sophie runs a team responsible for the company's proprietary method for optimizing financial health. She has a BA from Yale University and a JD from Yale Law School.

Luz Urrutia joined Opportunity Fund as CEO in 2017, continuing her life's work of building a more inclusive financial system. After 18 years at Wachovia, Luz founded El Banco de Nuestra Comunidad, a Georgia-based financial institution for the underbanked Latino population, and served as President and COO from 2001 to 2013. Luz then joined Oportun and led its expansion across five states as VP of Retail Sales and Services from 2013 to 2016. In 2016, she joined Dollar Financial Group as CEO for the Americas to help transform the organization into a responsible consumer finance business. Luz has served on the Board of the Center for Financial Services Innovation and the Consumer Advisory

Council of the Federal Reserve Bank. In 2006, American Banker awarded her “Community Banker of the Year.”

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