<table>
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<th>TIME</th>
<th>AGENDA</th>
<th>LOCATION</th>
<th>SPEAKER</th>
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<tr>
<td>9:00 a.m. – 10:00 a.m.</td>
<td>Welcome</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Director, Richard Cordray; CAB Chair Maeve Brown; Delicia Hand, Staff Director, Advisory Board and Councils</td>
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<tr>
<td>10:00 a.m. – 11:30 a.m.</td>
<td>Committee Breakout Sessions</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium Room 303 Room 403</td>
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<td></td>
<td>• Mortgages &amp; Small Business Lending Markets</td>
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<td>• Consumer Lending</td>
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<td>• Card, Payment and Deposit Markets</td>
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<td>11:30 a.m. – 12:00 p.m.</td>
<td>Committee Breakout Chair Report-Outs</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Paheadra Robinson, Chair; Christopher Kukla, Chair; Brian Hughes, Chair</td>
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<tr>
<td>12:00 p.m. – 12:15 p.m.</td>
<td>Break</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
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<td>Time</td>
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<td>12:15 p.m. – 1:00 p.m.</td>
<td>Administrative session: Working Lunch – Communications and Ethics review</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Delicia Hand, Staff Director, Advisory Board and Councils; Guillermo Cuevas, Attorney Advisor, General Law, Ethics &amp; Oversight</td>
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<td>1:00 p.m. – 2:00 p.m.</td>
<td>Information Exchange: Mortgages on the Ground Perspectives</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Noeren Limon, Policy Analyst, Office of Mortgage Markets; Julie Vore, Origins Program Manager, Office of Mortgage Markets; Laurie Maggiano, Servicing and Secondary Markets Program Manager, Office of Mortgage Markets; Patrick Orr, Policy Analyst, Office of Mortgage Markets; Jessica Russell, Research Analyst, Office of Mortgage Markets</td>
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<td>2:00 p.m. – 3:00 p.m.</td>
<td>Information Exchange: Alternative Data</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Peter Schoenrock, Consumer Reporting Program Manager; Division of Research, Markets, and Regulations; Pravneet Singh, Senior Counsel, Office of Regulations; Brian Kreiswirth, Deputy Fair Lending Director, Office of Fair Lending and Equal Opportunity</td>
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<tr>
<td>3:00 p.m. – 3:10 p.m.</td>
<td>Break</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Janneke Ratcliffe, Assistant Director, Office of Financial Education Maria Jaramillo, Financial Education Program Analyst, Office of Financial Education</td>
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<tr>
<td>4:10 p.m. – 5:25 p.m.</td>
<td>Information Exchange: Credit Invisibles</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Ken Brevoort, Section Chief, Credit Information &amp; Policy, Office of Research; Daniel Dodd-Ramirez, Assistant Director, Consumer Education and Engagement, Office of Financial Empowerment; Sarah Bainton, Financial Empowerment Policy Analyst, Office of Financial Empowerment; Desmond Brown, Deputy Assistant Director, Office of Financial Empowerment</td>
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<td>5:25 p.m. – 5:35 p.m.</td>
<td>Debrief on Day 1 and Adjournment</td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
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<td>8:30 a.m. –</td>
<td><strong>Breakfast with CAB Members and Bureau SMEs</strong></td>
<td>Hilton Garden Inn Washington DC/U.S. Capitol 1225 First St NE, Washington, DC 20002</td>
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<td>9:30 a.m.</td>
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<td>10:00 a.m. –</td>
<td><strong>Prep for Public Session</strong></td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
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<td>10:25 a.m.</td>
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<td>10:30 a.m. –</td>
<td><strong>Welcome</strong></td>
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<td>Director, Richard Cordray</td>
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<td>10:45 a.m.</td>
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<td>11:30 a.m. –</td>
<td><strong>Public Session: Consumer Reporting</strong></td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Alice Hrdy, Principal Deputy Assistant Director, Office of Supervision Policy</td>
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<td>11:30 a.m.</td>
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<td>12:30 p.m.</td>
<td><strong>Public Session: Enforcement Five Year Review</strong></td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Anthony Alexis, Assistant Director for Enforcement; Office of Enforcement; Patrice Ficklin, Assistant Director Fair lending, Office of Fair Lending and Equal Opportunity; Rebecca Gelfond, Deputy Fair Lending Director, Office of Fair Lending and Enforcement</td>
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<td>12:30 p.m.</td>
<td><strong>Public Session: Open Credit Score Initiative</strong></td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Janneke Ratcliffe, Assistant Director, Office of Financial Education; Maria Jaramillo, Financial Education Program Analyst, Office of Financial Education</td>
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<td>1:15 p.m.</td>
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<td>1:15 p.m. –</td>
<td><strong>Break</strong></td>
<td>1275 First St. NE Washington, D.C.</td>
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<td>1:30 p.m. –</td>
<td><strong>Information Exchange: Working Lunch – Servicemember Affairs</strong></td>
<td>1275 First St. NE Washington, D.C. Room 1201</td>
<td>Paul Kantwill, Assistant Director, Office of Servicemember Affairs</td>
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<tr>
<td>2:30 p.m. – 3:30 p.m.</td>
<td><strong>Public Session: Trends and Themes in Consumer Financial Markets</strong></td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>CAB Member, Chi Chi Wu; CAB Member, James Wehmann</td>
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<tr>
<td>3:30 p.m. – 4:30 p.m.</td>
<td><strong>Public Session: Enhancements to CFPB Consumer Complaints</strong></td>
<td>1275 First St. NE Washington, D.C. 2nd FL Auditorium</td>
<td>Darian Dorsey, Deputy Assistant Director, Office of Consumer Response</td>
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<td>4:30 p.m.</td>
<td><strong>Meeting Adjourns</strong></td>
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