

# CONSUMER ADVISORY BOARD MEETING

December 10, 2025,

Consumer Financial Protection Bureau  
2:00 pm – 3:30 pm EST  
Held via Teams

TIME	AGENDA	LOCATION	SPEAKER
2:00 p.m. – 2:15 p.m.	<b>Public Meeting Welcome</b> <ul style="list-style-type: none"><li>• Official Opening</li><li>• National Anthem</li><li>• Prayer</li><li>• Introductions</li><li>• Opening Remarks</li></ul>	Teams	<i>Kim George, Designated Federal Officer, Advisory Board and Councils</i>  <i>Rachel Cauley, Faith Liaison and Communications Director, Director's Front Office</i>  <i>Geoffrey Gradler, Deputy Director</i>
2:15 p.m. – 3:30 p.m.	<b>Current State of Small Dollar Products</b>	Teams	<i>Geoffrey Gradler, Deputy Director</i>  <i>Laura Udis, Senior Program Manager, Office of Markets</i>  <i>Andrew Duke, Executive Director, Online Lenders Alliance, Guest Speaker</i>  <i>Brian Tate, Innovative Payments Association, President &amp; CEO, Guest Speaker</i>  <i>Celia Winslow, American Financial Services Association, President &amp; CEO, Guest Speaker</i>  <i>Penny Lee, Financial Technology Association, President &amp; CEO, Guest Speaker</i>

## Consumer Advisory Board Meeting – Public Agenda

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*Edward D'Alessio, Executive  
Director, INFIn, Guest Speaker  
CAB Members*

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3:30 p.m.

**Meeting Concludes**

Teams

*Kim George, Designated Federal  
Officer, Advisory Board and  
Councils*