

Consumer Advisory Board

Member Biographies



Consumer Financial
Protection Bureau

September 2016

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 28 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.

Vice Chairperson, Ann Baddour is Director of Fair Financial Services Project 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.

Seema Agnani is the Director of Policy and Civic Engagement at the National Coalition for Asian Pacific Americans Community Development (National CAPACD) – a coalition of more than 100 community based organizations, that seeks to improve the lives of over two-million Asian Americans and Pacific Islanders who live in poverty in the US by providing voice, tools, and shared knowledge to drive change. She was a founder and served as Executive Director of Chhaya CDC, based in Jackson Heights, Queens – working with thousands of South Asian and other immigrant groups on housing preservation as well as neighborhood and economic justice issues. Previously, she coordinated the Fund for New Citizens at The New York Community Trust, led the Training and Technical Assistance program for the Citizens Committee for NYC, and developed affordable housing with Asian Americans for Equality in New York City. She is also currently a member of the board of directors of South Asian Americans Leading Together (SAALT).

Sylvia Alvarez is the founder and Executive Director of the Housing & Education Alliance a HUD certified housing counseling agency serving over 45,000 Tampa Bay area residents since 2002. She has over 25 years' experience in real estate, mortgage lending, affordable housing and housing counseling. She co-authored "The American Nightmare: Strategies for Preventing, Surviving and Overcoming Foreclosure." The book was endorsed by Freddie Mac and the National Association of Hispanic Real Estate Professionals, translated into Spanish and used by consumers and HUD housing counselors throughout the country. Through her leadership her agency has received much recognition and many awards including the coveted "NonProfit of the Year" through PBS's national franchise the Be More Awards.

Tim Chen is the CEO of NerdWallet, which he co-founded in 2009. Tim sets the strategic vision for NerdWallet and is determined to give consumers clarity around all of life's financial decisions. Previously, Tim was a hedge fund analyst at Perry Capital investing in payment processing firms, credit card networks and technology companies. He also worked as an equity research analyst at Credit Suisse First Boston.

Lynn Drysdale is Managing Attorney of the Consumer Law Unit for Jacksonville Area Legal Aid, Inc. Ms. Drysdale is also a member of the National Association of Consumer Advocates and has been a contributing writer for the National Consumer Law Center, the Consumer Financial Services Law Report, and co-authored *The Two-Tiered Consumer Financial Services Marketplace: The Fringe Banking System and its Challenge to Current Thinking About The Role of Usury Laws in Today's Society*, a law review article for the *South Carolina Law Review*, Volume 51, Spring 2000, Number 3 with distinguished consumer advocate, Kathleen Keest, Esquire. Ms. Drysdale has been a presenter at the Consumer Assembly, the National Consumer Law Center's annual conference, the Practicing Law Institute Consumer Financial Services Litigation Training, and the Conference of State Bank Supervisors and the 2004 National Association of Consumer Credit Administrators Pay Day Lending Regulator Summit.

Kathleen C. Engel is a Research Professor of Law at Suffolk University in Boston. She is a national authority on mortgage finance and regulation, subprime and predatory lending, consumer credit, and housing discrimination. Her many publications include the co-authored book, *The Subprime Virus: Reckless Credit, Regulatory Failure and Next Steps* and articles in *Harvard Business Law Review*, *Texas Law Review*, and *Housing Policy Debate*. Professor Engel presents her award-winning research in academic, banking, and policy forums throughout the country and around the world. Professor Engel also regularly advises federal and state agencies on various matters related to financing of credit and served for three years on the Consumer Advisory Council of the Federal Reserve Board.

Judith L. Fox is a Clinical Professor of Law at the Notre Dame Law School, where she teaches and practices consumer law. She joined the faculty in 1997 and teaches courses in consumer law and negotiation. Ms. Fox directs the Economic Justice Project, a low income clinic specializing in foreclosure and debt collection defense. She is a member of the Indiana Mortgage Foreclosure Task Force and co-chairs the AALS Clinical Section's Standing Committee on Lawyering in the Public Interest. Prior to attending law school, she was a bank manager and loan officer. Ms. Fox has authored a number of publications and issues of foreclosure and debt collection.

Paulina Gonzalez serves as Executive Director of the California Reinvestment Coalition (CRC), the largest state reinvestment coalition in the country. Under her leadership, CRC members have negotiated several multi-billion dollar bank reinvestment agreements. Through these commitments, banks increase their focus on meeting the credit needs of low-income communities and communities of color by offering affordable housing financing, small business lending, and safe, affordable, and transparent financial services and products. Prior to her work at CRC, Ms. Gonzalez served as Executive Director of SAJE (Strategic Actions for a Just Economy), located in South Central Los Angeles. During her tenure, SAJE's advocacy resulted in groundbreaking, multi-million dollar Community Benefit Agreements that provided investments in affordable housing, living wage jobs, small business development, and a community health center.

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.

Neil F. Hall (Retired) was executive vice president and head of PNC's Retail Banking. He was responsible for leading PNC's consumer businesses, business banking, brokerage and distribution. Prior to being named EVP, he led the delivery of sales and service to PNC's retail and small business customers, directing branch banking, business banking, community development and PNC Investments. Hall joined PNC in 1995 and has held various positions within retail banking. Prior to joining PNC, he was executive vice president of Chemical Bank New Jersey's Consumer Banking Group. He began his banking career at Irving Trust Company and held several positions in commercial and private banking. Hall is a former board member of the Consumer Bankers Association.

William Howle, II, is President of U.S. Retail Banking at Citi, where he drives financial, client service and operational results with a team of 8,400 employees serving 3.6 million consumer households and 264,000 small businesses. Will is guiding the retail bank's client-led transformation to meet the needs of all customers, delivering on how they want to bank now and in the future. He is a highly-seasoned executive with more than 25 years of leadership experience in banking, spanning retail, commercial, small business and wealth management at Citi, Morgan Stanley, Wachovia and Bank of America. A strong advocate of the banking industry, Will regularly meets with regulators and legislators on Capitol Hill on behalf of Citi and the Consumer Bankers Association, which he is chairing from 2015 - 2016.

Brian D. Hughes currently serves as Senior Vice President and Chief Risk Officer for Discover Financial Services where he is a member of the Executive Committee. Brian has over 20 years of experience serving consumers in financial services and consumer goods and has previously worked as Senior Vice President and General Manager of the Discover Deposits business, Senior Vice President of Discover Cardmember Marketing, Senior Executive Vice President and CEO of HSBC Card and Retail Services, and Principal at the management consulting firm Booz-Allen & Hamilton.

Christopher Kukla is Senior Vice President at the Center for Responsible Lending in Durham, North Carolina. The Center is a nonpartisan, non-profit policy and research affiliate of Self-Help, a community development lender that has provided more than \$6 billion in financing to homeowners, small businesses, and non-profit organizations nationwide. Chris leads CRL's work on auto lending issues and CRL's policy work in North Carolina. He counsels policymakers and advocates on the national and state level on consumer lending legislation and regulation. Chris is also Adjunct Professor of Law at the University of North Carolina Law School, where he teaches consumer law. Prior to joining CRL, Chris served as a Congressional aide for five years, focused primarily on appropriations and financial services issues.

Max Levchin is the founder and CEO of Affirm, an online financial services technology company. Max was one of the original cofounders of PayPal where he served as the CTO until its acquisition by Ebay in 2002. That same year, he was named to the MIT Technology Review TR100 as one of the top 100 innovators in the world under the age of 35, as well as Innovator of the Year. He has served on the boards of Yahoo!, Evernote and Yelp, is an active investor in and advisor to several payments, bitcoin, collections, remittance, marketplace lending platforms, fraud detection and prevention technology startups. Max is a serial entrepreneur, computer scientist, philanthropist and active investor in early stage startups

Brian Longe currently serves currently serves as CEO of AST Group whose companies include American Stock Transfer and Trust, CST Trust Company, Donlin Recano & Company, Inc., LINK Shareholder Services and D.F. King. Previously to this position, Brian served as CEO of Wolters Kluwer Financial & Compliance Services Division from 2010-2015. From 2005-2010 he served as President and CEO of Wolters Kluwer Financial Services. 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.

Ruhi Maker is a senior staff attorney in Empire Justice Center's Rochester office. She has been a public interest attorney for over 30 years, working on fair lending, access to credit, affordable housing and community reinvestment issues. Ms. Maker co-convened the Greater Rochester Community Reinvestment Coalition (GRCRC) in 1993. Since then, GRCRC has released 15 home mortgage, small business and subprime lending analyses and submitted dozens of CRA exam and bank merger comments. Ms. Maker served on the Federal Reserve Board's Consumer Advisory Council from 2002-2004.

Joann Needleman is Joann Needleman is a member of the law firm Clark Hill PLC where she leads the Consumer Financial Services Regulatory & Compliance Practice Group. Joann has extensive litigation experience in state and federal courts, successfully defending creditors against claims brought under the Fair Debt Collection Practices Act, Fair Credit Reporting Act and the Telephone Consumer Protection Act as well as state consumer protection statutes. She provides regulatory counsel and consultation to numerous financial institutions throughout the country. Joann is the immediate past President of the National Creditors Bar Association (NARCA).

J. Patrick O'Shaughnessy currently serves as the head of U.S. operations for Grupo Elektra, a leading Latin American financial services provider and part of the Grupo Salinas family of companies. He is President and CEO of Advance America, which he led prior to its merger with Grupo Elektra. Before joining Advance America, Patrick worked in the investment banking industry in New York. 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. He is an Aspen Institute Fellow and a member of the Board of Trustees of Converse College. He was graduated from the University of Notre Dame and received his MBA from the University of Chicago's Booth School of Business.

Paheadra Bratton Robinson currently serves as the Executive Director of the Coalition for a Prosperous Mississippi. Paheadra has been addressing civil rights and consumer protection issues for more than 10 years. She is currently a member of the Federal Deposit Insurance Corporation (FDIC) Alliance of Economic Inclusion, has served as a member of the steering committee for the Delta State University Center for Community and Economic Development, is a past board member for the Mississippi Community and Financial Access Coalition. In addition to private practice, Paheadra has served as legislative counsel in the Mississippi House of Representatives.

Arjan Schütte is the founder and a managing partner of Core Innovation Capital, a leading venture capital fund investing in financial services companies that empower everyday Americans. He is a passionate advocate for market-based financial inclusion, and invests in pro-consumer businesses bringing this mission to scale. Arjan is a Senior Advisor to the Center for Financial Services Innovation (CFSI), the nation's leading authority on financial health, which he helped start in 2004. Arjan earned his Master's from the Media Laboratory at the Massachusetts Institute of Technology, as an Interval Research Fellow, and his Bachelor's in Philosophy and Communication at Lewis & Clark College.

Lisa J. Servon is Professor of City and Regional Planning at the University of Pennsylvania. Prior to joining the University of Pennsylvania, she was Professor of Management and Urban Policy at The New School, where she also served as dean. Professor Servon holds a PhD in Urban Planning from the University of California, Berkeley, an MA in the History of Art from the University of Pennsylvania and a BA from Bryn Mawr College. She teaches and conducts research in the areas of urban poverty, community development, economic development, and issues of gender and race. Her current research focuses on the alternative financial services industry. Her book *The Unbanking of America: How the New Middle Class Survives*, for which she worked as a teller at a check casher and at a payday lender, will be published by Houghton Mifflin Harcourt in January 2017. Servon spent 2015-2016 as a scholar at the Russell Sage Foundation. She spent 2004-2005 as Senior Research Fellow at the New America Foundation in Washington, DC.

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.

James (Jim) Van Dyke is CEO Futurion, a consultancy focused on the future of consumer digital financial services, identity and payments. With over 30 years' experience as entrepreneur, product leader and researcher in electronic commerce, financial technology ("fintech"), and data-driven strategic research, Jim helps payments, technology, commerce, and financial leaders aim for breakthrough and sustainable success. Previously, Mr. Van Dyke founded and led Javelin Strategy & Research as well as the Jupiter Research financial services and payments research practice. He has also served as a product director focused on digital commerce, encryption, or digital finance for organizations ranging from Fortune 100 to startup. He is a frequent keynote at industry events and has been quoted widely in global media.

Raul Vazquez is CEO of Oportun, a mission-driven Community Development Financial Institution (CDFI) that uses advanced data analytics and technology to provide affordable loans to Latinos and others with little or no credit history so they can establish credit and build a better future. Oportun has helped more than 770,000 customers by disbursing more than \$2.6 billion in small dollar loans through its 200+ locations across six states. Prior to joining Oportun, he spent nine years at Walmart in various senior leadership roles, worked in e-commerce start-ups, and was also a consultant and industrial engineer. Raul is a member of the Federal Reserve Board's Community Advisory Council and serves as its Chair. He also serves on the board of directors of Intuit. He has a B.S. and M.S. in Industrial Engineering from Stanford and an M.B.A. from the Wharton Business School at the University of Pennsylvania.

James M. Wehmann is executive vice president of FICO's Scores business unit, a position held since 2012. He leads all aspects of the global FICO Score business, including its use in risk management and its distribution to consumers through various channels. His work includes global initiatives designed to positively impact consumer financial inclusion and consumer financial education. At FICO, Jim has developed deep insights into consumer credit trends and reporting practices, which he routinely shares with a broad group of stakeholders. Prior to FICO, much of Jim's twenty-five year career has focused on consumer marketing, including financial products, where he studied consumer behavior and developed communication strategies designed to influence consumer attitudes and actions.

Chi Chi Wu has been a staff attorney at National Consumer Law Center since 2001. Chi Chi focuses on consumer credit issues at NCLC, including legislative, administrative, and other advocacy. Chi Chi's specialties include fair credit reporting, credit cards, refund anticipation loans, and medical debt. Chi Chi frequently serves as a resource for policymakers and the media on consumer credit issues. Before joining NCLC, Chi Chi worked in the Consumer Protection Division at the Massachusetts Attorney General's office and the Asian Outreach Unit of Greater Boston Legal Services.. Chi Chi is co-author of the legal manuals Fair Credit Reporting Act and Collection Actions, and a contributing author to Consumer Credit Regulation and Truth in Lending.

Josh Zinner is the Chief Executive Officer of the Interfaith Center on Corporate Responsibility, a leading coalition of progressive shareholders pressing for corporate accountability and economic, social and environmental justice. He was previously the Co-Director of New Economy Project, an advocacy organization that works with community groups to promote racial and economic justice in New York City neighborhoods. In this role, he was instrumental in winning passage of groundbreaking legislation and regulations to curb financial abuses in New York City and State. Prior to that, he was the founding director of the Foreclosure Prevention Project at South Brooklyn Legal Services, where he litigated lending and foreclosure cases in federal and state court, and was an early national voice against predatory lending. He was a founding member of New Yorkers for Responsible Lending, a prominent statewide financial justice coalition, and has trained numerous attorneys and advocates in New York City and State, and around the country.