

REGISTRATION INFORMATION

Name _____
Title _____
Organization _____
Address _____

City _____ State _____ Zip _____
Phone () _____
Fax _____
E-Mail _____

- I am a representative of a business or trade association. **Enclosed is my fee of \$225.**
- I am a government official or representative of a public interest group. **Enclosed is my fee of \$110.**

(The difference in fee permits representatives from groups with limited funds to attend while allowing CFA to cover all conference expenses.)

Registration fee includes all sessions, Thursday's luncheon and reception, the breakfast dialogue, and conference materials.

- Yes, I will attend the CFA Thursday luncheon.**
- Please check here if you want a vegetarian meal.

NOTE: There is no refund for no-shows.
Substitutions may be made.

Consumer Federation of America

1424 16th Street, NW, Suite 604

Washington, DC 20036

Phone: 202-387-6121/Fax: 202-265-7989

Access services will be provided on request. Please notify CFA by November 10 if these services are required.

HOTEL

The Radisson Barcelo Hotel has reserved a block of rooms until November 10. Please identify yourself as a registrant of CFA's Financial Services Conference to receive the special \$129 rate (plus tax). Reservations should be made individually by calling 202-293-3100.

The
Consumer
in the
FINANCIAL
SERVICES
Revolution



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1424 16th Street, NW, Suite 604
Washington, DC 20036

The
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in the
FINANCIAL
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Revolution

*Challenges and
Opportunities*

Radisson Barcelo Hotel
2121 P Street, NW
Washington, DC 20037
1-800-333-3333

Thursday and Friday
December 2 and 3, 2004

Presented by:
Consumer Federation of America
www.consumerfed.org

The Consumer in the FINANCIAL SERVICES Revolution

Challenges and Opportunities

To keep consumer advocates and educators informed about financial services issues, the Consumer Federation of America will present its sixteenth annual conference, "The Consumer in the Financial Services Revolution," planned with the assistance of consumer groups and the financial services industry.

All those with an interest in consumer financial services issues are welcome to attend. The conference begins at 8:45 a.m. on Thursday, December 2 and ends at 12:15 p.m. on Friday, December 3, 2004.

You may register by returning the registration form in the brochure (mail or fax) or on-line. Visit CFA's website: www.consumerfed.org under Calendar of Events. On site registration starts at 8:00 a.m. on Thursday, December 2.

Thursday, December 2, 2004

8:00 a.m. **REGISTRATION AND COFFEE**

8:45 a.m. **WELCOME**

Stephen Brobeck, Executive Director
Consumer Federation of America

9:00 a.m. **RISING INTEREST RATES:
CONSUMER IMPACTS**

Douglas Duncan, Chief Economist
Mortgage Bankers Association of America
Frank Nothaft, Chief Economist
Freddie Mac

Panelist to be announced

10:15 a.m. **FINANCIAL ISSUES AND
CHALLENGES FACING
CONSUMERS IN 2005**
Ken Harney, Syndicated Columnist
Washington Post Writers Group

10:45 a.m. **BREAK**

11:00 a.m. **CREDIT SCORING AND NEW
PROTECTIONS: HOW BEST TO
INFORM CONSUMERS?**

Joel C. Winston, Associate Director
Financial Practices
Federal Trade Commission

Stuart K. Pratt, Vice President of
Government Relations
Consumer Data Industry Association

Evan Hendricks, Editor
Privacy Times

12:30 p.m. **LUNCHEON AND KEYNOTE
ADDRESS**

Speaker to be announced

2:00 p.m. (Concurrent Sessions)
**PROPOSED RESTRUCTURING OF
INSURANCE REGULATION:
IN THE CONSUMER INTEREST?**

Gary Hughes, Executive Vice President
and General Counsel
American Council of Life Insurers

J. Robert Hunter, Director of Insurance
Consumer Federation of America

Panelist to be announced

**HIGH-COST CREDIT: A STATUS
REPORT ON RELATED PRODUCTS**

Michael Stegman, Director*
Center for Community Change
University of North Carolina at Chapel Hill

Ed Jacob, Manager
North Side Community Federal Credit
Union

Jean Ann Fox, Director of Consumer
Protection
Consumer Federation of America

3:15 p.m. **BREAK**

3:30 p.m. **NEW PLASTIC PAYMENT
PRODUCTS: IN THE CONSUMER
INTEREST?**

Sherrie Rhine, Senior Economist
Office of Federal and Community Affairs
New York Federal Reserve Bank

Jennifer Tescher, Assistant Vice President
ShoreBank

Margot Saunders, Managing Attorney
National Consumer Law Center

**AUTO LOAN "MARKUPS":
CONSUMER INITIATIVES AND
INDUSTRY RESPONSES**

Randy Lively, President and CEO
American Financial Services Association

George Rose, Vice President
Customer Relations
Fitzgerald Auto Malls

Stuart Rossman, Director of Litigation
National Consumer Law Center

5:00 p.m.

RECEPTION

Friday, December 3, 2004

8:00 a.m. **BREAKFAST ROUNDTABLE**

9:00 a.m. **MUTUAL FUND REFORM:
PROGRESS AND PROSPECTS**

Paul F. Roye, Director
Division of Investment Management
U.S. Securities and Exchange
Commission

Elizabeth Krentzman, General Counsel
Investment Company Institute

Barbara Roper, Director of Investor
Protection
Consumer Federation of America

10:15 a.m. **INVESTOR PROTECTION
PRIORITIES**

Mary Shapiro, Vice Chairman
National Association of Securities
Dealers

10:45 a.m. **BREAK**

11:00 a.m. **INVESTOR EDUCATION: WHO,
WHAT, AND HOW?**

Don Blandin, President and CEO
Investor Protection Trust

John Gannon, Director of Individual
Investor Services, NASD Foundation

Panelist to be announced

12:15 p.m.

ADJOURNMENT

**Invited*