



**NORTH AMERICAN COLLECTION AGENCY  
REGULATORY ASSOCIATION**

*Ensuring the Fair and Equitable Administration of  
Collection Agency Regulation throughout North America*

2016 NACARA ANNUAL CONFERENCE & TRAINING EVENT AGENDA October 11 - 13, 2016 Inn on the Park Madison, Wisconsin	
Tuesday, October 11, 2016	
7:30 AM	<b>Registration</b>
8:00 – 8:30	<b>Welcome &amp; Opening Remarks</b> Wisconsin Department of Financial Institutions Anthony Polidori, President, NACARA
8:30 – 10:15	<b>General Session</b> <b>Industry Perspectives</b> Andy Madden, Director of State Government Affairs, ACA International Kenlyn T. Gretz, President & CEO, AMERICOLLECT David Reid, Director of Government Affairs and Policy, DBA International
10:15 – 10:30	<b>Break</b>
10:30 – 12:00	<b>General Session</b> <b>Industry/Regulator Licensing and NMLS</b> Melissa Kracht, Business Analyst, AMERICOLLECT K.C. Schaler, Supervising Examiner, Department of Finance Idaho Mary Pfaff, Senior Director, Policy, NMLS
12:00 – 1:00 PM	Lunch
1:00 – 2:30	<b>General Session</b> <b>The Art of the Exam Part I</b> Chuck Cross, Senior Vice President, CSBS
2:30 – 2:45	<b>Break</b>
2:45 – 4:00	<b>General Session</b> <b>The Art of the Exam Part II</b> Chuck Cross, Senior Vice President, CSBS
4:00 – 5:00	<b>General Session</b> <b>The Art of the Exam Q&amp;A</b> Chuck Cross, Senior Vice President, CSBS
5:00 – 8:00	<b>Welcome Reception &amp; Registration</b>

\*Open to NACARA members, Regulators, and Regulatory Affiliates only

<b>Wednesday, October 12, 2016</b>	
7:30 AM	<b>Registration</b>
8:00 – 9:15	<b>General Session – CFPB Policy Issues</b> John McNamara, Acting Assistant Director, Installment Lending and Collections Markets, Consumer Financial Protection Bureau
9:15 – 10:15	<b>General Session – CFPB Ombudsman’s Office</b> Sharon Asar, Deputy Ombudsman, CFPB Ombudsman’s Office
10:15 – 10:30	<b>Break</b>
10:30 – 12:00	<b>General Session – FTC Debt Collection Initiatives</b> Tom Carter, Federal Trade Commission
12:00 – 1:30 PM	<b>Lunch w/Speaker The Changing Demographics of the Electorate</b> Jan Gollins, Delta Modeling
1:30 – 2:30	<b>The Financial Lives of Economically Vulnerable Families*</b> J. Michael Collins, Associate Professor   Director – Center for Financial Security Department of Consumer Science, La Follette School of Public Affairs
2:30 – 2:45	<b>Break</b>
2:45 – 4:00	<b>Student Loan Debt Collection*</b> Wendy Badger, Vice President Corporate Compliance, CCO ECMC Group
4:00 – 5:00	<b>Supervision of Foreign Entities*</b> Brian Ellis, The Ellis Law Firm Erin Berger, CFPB Liz Benotti, Chief Director, MA Division of Banks
5:45	<b>NACARA Dinner</b>
<b>Thursday, October 13, 2016</b>	
8:00 – 9:00AM	<b>Business Meeting &amp; NACARA Elections *</b>
9:00 – 10:15	<b>NMLS Expansion – Ombudsman Meeting*</b> TBD, NMLS
10:15 – 10:30	<b>Break</b>
10:30 – 12:00	<b>Regulator Roundtable*</b> Sandy Gibbons, Moderator, State of Connecticut
12:00 PM	<b>Adjourn – Travel</b>

\*Open to NACARA members, Regulators, and Regulatory Affiliates only

DRAFT