

Today's CFPB: What Has It Been Up To In Supervision And Enforcement?

July 24, 2019– 9:00am PT/11:00am CT/12:00pm ET

One (1) Education Credit toward Certification/Recertification

Sponsored by:



Join our panel of distinguished speakers as they explore recent CFPB investigations and examinations and what those efforts say about how the CFPB is impacting the debt buying and debt collection industries. Although the CFPB's public tone and tenor certainly have the "look and feel" of being different from even just a couple of years ago, the CFPB continues to be active in addressing collection practices and approaches across the consumer financial services industry. In fact, recent examinations, investigations, and the NPRM seem to suggest that the CFPB may remain as active as ever in regulating the debt buying and collection industries.

- This webinar will explore the current environment at the Bureau relating to collection examinations and investigations. Among the topics to be discussed are:
- How the Bureau continues to seek to influence the collections and debt buying industries through its supervision and enforcement activities;
- How complaints still drive CFPB priorities and what you can do to reduce potential attention;
- Observations about how the Bureau's approach to exams and investigations has evolved;
- How to manage potential vendor risk, including effective strategies for navigating relationship with debt buyers from a compliance perspective

Pricing:

Member: *Free

(*One free webinar per company per month, all other registration will be billed at the member rate of \$64)

Non – Member: \$94

[Register](#)

Course Presenters:



Laura White is the Chief Compliance Officer for PRA Group and has primary responsibility for the day-to-day implementation and oversight of the company's compliance programs. Laura has more than 20 years of leadership experience in the financial services industry. She was previously chief risk and compliance officer for Allianz Global Assistance, Americas, where she was responsible for risk management and compliance, including operational risk, internal controls, business continuity and regulatory compliance. Before joining Allianz she was senior manager of corporate planning for the Federal Reserve Bank of Richmond and was a commissioned bank examiner for the Federal Reserve System. Prior to holding these positions, she was a senior financial analyst for Capital One Financial Corporation. Laura earned a Bachelor of Science degree in accounting from Virginia Commonwealth University. She is active in her community, serving as a board member for Young Audiences of Virginia.



Christopher J. Willis is an Atlanta-based partner at Ballard Spahr and The Practice Group Leader of the firm's Consumer Financial Services Litigation Group. He counsels financial institutions on consumer financial regulatory matters, advises them on compliance with consumer financial services laws, and defends them in both individual and class action lawsuits, as well as governmental enforcement actions (including numerous CFPB enforcement investigations). Mr. Willis chairs the firm's Fair Lending and Collection Documentation Task Forces. Mr. Willis is a frequent author and speaker on issues relating to consumer financial services.



Jessica Rustin serves as Chief Legal Officer for Advance America, a leading nationwide provider of payday loans and other consumer financial solutions. A member of the executive leadership, she leads the team of attorneys and compliance staff responsible for managing Advance America's legal and regulatory compliance needs. Since joining the company in 2009, Jessica has specialized in compliance with state and federal regulations and consumer protection laws as the company has expanded its financial service offerings while navigating a more complex regulatory environment. Prior to Advance America, Jessica worked at a regional law firm and various government-related positions.