



Debt Collection: Protecting Consumers

Rozanne Andersen

Rozanne Andersen is the Executive Vice President and General Counsel for ACA International. She has successfully represented the industry's perspective through her advocacy work and appearing before state regulatory bodies. Ms. Andersen was named by *Minnesota Lawyer* magazine as Attorney of the Year for 2004 for excellence in providing in-house legal services. In February 2007 and again in 2008, *Collections & Credit Risk* magazine profiled Ms. Andersen as one of the "5 women you should know" who are having a positive impact on the collection and debt-buying industry. She was also invited to speak at the Federal Trade Commission's October 2007 debt collection workshop as a representative of the credit and collection industry. She received her law degree from the William Mitchell College of Law in Saint Paul, Minnesota.

Peter F. Barry

Peter Barry is an adjunct professor of consumer law at William Mitchell College of Law. He is admitted in the state and federal courts of Minnesota and the United States Supreme Court. His national practice protects consumers against illegal debt collections. He was named by his peers as a "Super Lawyer" for 2003 and 2004 in *Law & Politics* magazine. In 2005, he was named by the National Association of Consumer Advocates as the Consumer Lawyer of the Year. His three-day "Boot Camps" have trained more than 300 FDCPA lawyers from more than 40 states. Mr. Barry frequently appears in local and national media discussing consumer rights issues. He has appeared on NBC, ABC, CBS, MSNBC, and in the *New York Times* discussing abusive collection practices. He also volunteers as an ethics investigator and a law student mentor.

F. Paul Bland, Jr.

Paul Bland is a staff attorney for Public Justice, where he handles precedent-setting complex civil litigation. He has argued and won more than twenty reported court case decisions including cases in five of the federal Circuit Courts of Appeal and seven different state high courts. He was named the “Vern Countryman” award winner in 2006 by the National Consumer Law Center, which “honors the accomplishments of an exceptional consumer attorney who has contributed significantly to the well being of vulnerable consumers.” For three years, he was a co-chair of the National Association of Consumer Advocates. He was named the San Francisco Trial Lawyer of the Year in 2002 and Maryland Trial Lawyer of the Year in both 2001 and 2009. He received his undergraduate degree from Georgetown University in 1983 and his law degree from Harvard Law School in 1986.

Lauren Z. Bowne

Lauren Bowne is a staff attorney for Consumers Union (CU), the nonprofit publisher of *Consumer Reports*, working out of the West Coast regional policy office. After working at CU for three years on a variety of health policy issues she joined the Financial Services Advocacy Team, which works to move the marketplace towards safer financial products by promoting individual action, improved policymaker choices, and positive regulatory and legislative changes. Her substantive focus has been on passing consumer protections for high-cost credit such as credit cards, overdraft loans, and payday loans. Ms. Bowne received her law degree from the University of California, Davis School of Law and her undergraduate degree in both anthropology and journalism from the University of Massachusetts, Amherst.

Judge Nancy Boyer

The Honorable Nancy Boyer is the Administrative Judge of the Indiana Allen County Superior Court’s Civil Division. The Civil Division oversees the policies and procedures of all civil matters including debt collection suits and mortgage foreclosure actions. Judge Boyer has served as a judge in the Civil Division since 1991. She has also served on various state judicial committees, including the Commissions for Continuing Legal Education, Civil Jury Instructions, Dispute Resolution, and Court Management. She received her undergraduate degree *cum laude* from DePaul University in 1973 and her law degree *cum laude* from Indiana University School of Law in 1976.

O. Randolph Bragg

Rand Bragg is a private attorney at Horwitz, Horwitz & Associates. He specializes in consumers' rights class action litigation, primarily involving debt collection abuse pursuant to the Fair Debt Collection Practices Act. He has practiced law in West Virginia, Pennsylvania, Delaware, and Illinois, as well as in many federal courts. Since 1989, Mr. Bragg has co-authored the National Consumer Law Center's *Fair Debt Collection* manual and annual supplements. Since 1995, he has written for *Ohio Consumer Law* the chapter entitled "Fair Debt Collection Practices Act." The National Association of Consumer Advocates named Mr. Bragg as its 2006 Consumer Attorney of the Year.

Lorray S. C. Brown

Lorray Brown has been the Managing Attorney and the statewide consumer law specialist at the Michigan Poverty Law Program since 2001. In her role as the statewide consumer law specialist, she provides litigation, advocacy, and case consultation support in most areas of consumer law, such as foreclosure prevention, combating predatory lending, debt collection, payday loans, auto fraud, garnishment, student loans, and credit counseling. In the summer of 2008, she worked at the National Consumer Law Center in Boston as a consumer law fellow. She has several years of law teaching experience, most recently as an adjunct professor at the University of Michigan Law School. Ms. Brown received her undergraduate degree from the University of Pennsylvania and her law degree from the University of Pittsburgh School of Law.

Michael H. R. Buckles

Mike Buckles is the Director of Government Affairs for the Michigan Creditors Bar Association and the former President of the National Association of Retail Collection Attorneys (NARCA). He was admitted to the state bar of Michigan in 1974. Mike is currently the Director of Litigation at Buckles & Buckles P.L.C., an AV rated law firm that has represented creditors since 1976. His wife, Geraldine C. Buckles, Esq., is Chief Financial Officer and Managing Partner of Buckles & Buckles P.L.C. Mr. Buckles received his undergraduate degree *magna cum laude* from Western Michigan University in 1971 and his law degree *cum laude* from Wayne State University Law School in 1974.

Julie G. Bush

Julie Bush is a senior staff attorney in Washington, DC with the Federal Trade Commission (FTC) in the Bureau of Consumer Protection's Division of Financial Practices. Ms. Bush works on numerous law enforcement and policy matters to protect consumers in the financial services arena, such as consumer debt collection, fair lending, stored-value cards, and deceptive mortgage advertising. She was a primary contributor to the FTC's 2009 report, *Collecting Consumer Debts: The Challenges of Change—A Workshop Report*. Before joining the FTC, she served as an Equal Justice Works Fellow in consumer and housing law with Three Rivers Legal Services, Inc. She received her undergraduate degree from Princeton University, her master's degree in psychology from the University of Michigan, and her law degree from Stanford Law School.

Ronald S. Canter

Ronald Canter is the founding member of The Law Offices of Ronald S. Canter, LLC of Rockville, Maryland and has been practicing law for 30 years. He is admitted to practice law in Maryland, Pennsylvania, Florida, and the District of Columbia as well in many other federal courts. Mr. Canter is a recognized authority on creditors' rights and the regulation of collection practices. He has represented creditors, attorneys, and collection agencies in complex litigation in both federal and state courts. Mr. Canter has successfully prosecuted appeals before state and federal courts on a number of significant issues affecting the credit and collection industry. He appeared, as counsel of record, for the National Association of Retail Collection Attorneys (NARCA) in the FDCPA case of *Heintz v. Jenkins*. Mr. Canter has also represented consumer credit grantors in arbitration claims and has litigated challenges to consumer arbitrations in both federal and state courts, whether presented in the context of lawsuits to confirm and/or vacate arbitration awards or as independent consumer protection lawsuits against creditors and collectors.

Judge Thomas More Donnelly

The Honorable Thomas Donnelly is an associate judge in the Circuit Court of Cook County's First Municipal District. Before becoming a judge, he served as an assistant public defender in Cook County for 13 years. Currently, Judge Donnelly serves on two Illinois bodies that give advisory opinions on ethics: the Illinois Judicial Ethics Committee, and the Illinois

State Bar Association (ISBA) Standing Committee on Professional Conduct. He coauthored an online annotation on Illinois Legal Ethics for Cornell Law School, and is also a member of the ISBA Civil Practice Section Counsel. Judge Donnelly further serves as an adjunct professor at Loyola Law School, where he directs the Philip H. Corboy Trial Advocacy Fellowship. He is also a past recipient of the Saint Robert Bellarmine Award for a distinguished young alumnus and is an honorary member of Loyola's Circle of Advocates.

Christopher R. Drahozal

Christopher Drahozal is the John M. Rounds Professor of Law at the University of Kansas School of Law. He is an associate reporter for the Restatement (Third) of the U.S. Law on International Commercial Arbitration, and is Chair of the Arbitration Task Force of the Searle Civil Justice Institute at Northwestern University School of Law. Professor Drahozal has written extensively on the law and economics of arbitration. He has authored a casebook on commercial arbitration and co-edited a book on empirical research on international commercial arbitration. His articles have appeared in publications such as the *Journal of Legal Studies*, *Law and Contemporary Problems*, the *Vanderbilt Law Review*, the *Illinois Law Review*, and the *International Review of Law and Economics*. He has made presentations on arbitration law and practice throughout the United States, Canada, and Europe.

Daniel A. Edelman

Daniel Edelman is a member of the Chicago law firm of Edelman, Combs, Lattuner & Goodwin, LLC. Virtually all of his 14-attorney firm's practice involves litigation on behalf of consumers, including individual and class actions under the Fair Debt Collection Practices Act, Fair Credit Reporting Act, and Truth in Lending Act, as well as debt collection defense. He argued for the consumer in *Heintz v. Jenkins*, 514 U.S. 291 (1995), establishing FDCPA coverage of attorneys. Mr. Edelman is the author of numerous articles and publications on consumer protection law, including Illinois Institute for Continuing Legal Education publications on collection defense and predatory mortgage litigation. He received his law degree from the University of Chicago Law School in 1976.

Joshua Frank

Josh Frank is Senior Researcher for the Center for Responsible Lending (CRL). At CRL, he conducts research primarily on credit card issues as well as on auto loans. Professor Frank has conducted research on the topic of arbitration in this context. Before joining CRL, he was a professor of economics at SUNY Cortland, an economist for the State of New York Assembly's Ways and Means Committee, and executive director of FIREPAW, a research and education-oriented animal welfare non-profit organization. Professor Frank has also spent a number of years in the credit card industry, working as both an analyst and manager of strategic planning, financial planning, and information systems functions for a major issuer. He received his undergraduate degree from the University of California at San Diego, an MBA from Texas Tech, and a doctorate degree in economics from Rensselaer Polytechnic Institute.

Deepak Gupta

Deepak Gupta is a staff attorney at Public Citizen Litigation Group and director of the group's Consumer Justice Project, which collaborates with advocates nationwide to protect consumer access to the civil justice system. He has litigated cases on a wide range of constitutional and statutory issues before the U.S. Supreme Court, the federal courts of appeals, and several state supreme courts. Apart from litigation, he works on legislative advocacy, discusses legal issues in the print and broadcast media, coordinates the *Consumer Law & Policy Blog*, and serves as editor of *The Consumer Advocate*, the journal of the National Association of Consumer Advocates. He is an adjunct professor of law at Georgetown and American universities.

Deborah Hagan

Deborah Hagan is the Division Chief of the Consumer Fraud Bureau of the Office of the Illinois Attorney General, consisting of the Bureaus of Consumer Fraud, Health Care, Franchise, Veteran's Rights, and Charitable Trust. She has also served as an assistant attorney general and as Deputy Chief and Bureau Chief of the Consumer Fraud Bureau. Ms. Hagan has been with the Attorney General's Office for 27 years. She has written for the Illinois Institute of Continuing Legal Education: *Advising Elderly Clients*

and Their Families, and for the *Illinois Bar Journal*: “Credit Reporting and Privacy Issues.” She most recently published a book for the Illinois Institute of Continuing Legal Education, *Illinois Consumer Protection Law*. She received her undergraduate degree *Phi Beta Kappa* from Miami University of Ohio and her law degree from the University of Dayton School of Law.

Christine M. Jackson

Christine Jackson is a civil litigator who focuses on consumer law issues. She is one of the few private attorneys in Indiana representing consumers with claims involving the Truth in Lending Act, Real Estate Settlement and Procedures Act, Indiana Consumer Credit Code, and Fair Debt Collection Practices Act. Ms. Jackson is the Indiana President of the National Association of Consumer Advocates, an organization of consumer attorneys dedicated to protecting and improving the legal rights of consumers. She is a strong supporter of the proposed federal Arbitration Fairness Act. Prior to her legal career, Ms. Jackson was a special agent for the IRS, Criminal Investigation Division, where she investigated all types of white collar crimes involving tax evasion and money laundering. Consequently, she brings a unique perspective to her practice. Ms. Jackson practices in state, federal, and bankruptcy court in Indiana.

Ray Johnson

Ray Johnson has been representing the interests of consumers for more than 20 years. He was employed as an assistant attorney general in the Consumer Protection Division of the Iowa Attorney General’s Office from 1987 to 2002. While there, he brought both civil and criminal consumer fraud cases. In 2002, Mr. Johnson left the Attorney General’s Office and started the Johnson Law Firm. Since then, the Johnson Law Firm has represented hundreds of low and middle income consumers with a variety of legal problems, including representation in unfair debt collection and credit card defense cases. Mr. Johnson has brought or defended dozens of consumer arbitrations, including arbitrations before JAMS, the American Arbitration Association, and the National Arbitration Forum. He received his law degree with high honors from the University of Iowa College of Law in 1986.

Alan Kaplinsky

Alan Kaplinsky is a senior partner with the Philadelphia law firm of Ballard Spahr Andrews & Ingersoll, LLP, where he is in charge of that firm's Banking & Consumer Financial Services group. He is listed by Chambers USA as one of America's leading banking lawyers. He was the first president of the American College of Consumer Financial Services Lawyers. He is a past chair of the Committee on Consumer Financial Services of the Section of Business Law of the American Bar Association. Mr. Kaplinsky has served as an adjunct professor at both the University of Pennsylvania Law School and the Temple University School of Law, where he taught courses in banking regulation. He is a member of the Lawyers Committee of the Consumer Bankers Association. He regularly chairs for the Practising Law Institute an annual institute on Consumer Financial Services Litigation in New York and Chicago.

David Allen Larson

David Larson is professor of law at the Hamline University School of Law. He has 45 legal publications and has made 125 presentations around the world. He is a former director of Hamline's Dispute Resolution Institute, which consistently is ranked as one of the top five law school ADR programs in the United States. Professor Larson was an arbitrator for the Omaha Tribe, a Hearing Examiner for the Nebraska Equal Opportunity Commission, and the founder and editor-in-chief of the *Journal of Alternative Dispute Resolution in Employment*. He was also the "Professor-in-Residence" at the Equal Employment Opportunity Commission, Appellate Division, in Washington, DC, where, among other duties, he was involved in drafting the Americans with Disabilities Act Regulations and Interpretive Guidance. He currently serves as an arbitrator for the National Arbitration Forum. He teaches arbitration, ADR and technology, employment law, and labor law.

Ira F. Leibsker

Ira Leibsker is Founder and Vice President of the Illinois Credit Bar Association and serves on the Board of Directors for the National Association of Retail Collection Attorneys (NARCA), for which he previously served as President. Prior to working with NARCA, Mr. Leibsker was also a partner at the Blatt, Hasenmiller, Leibsker & Moore law firm. He received his undergraduate degree from Southern Illinois University and his law degree from DePaul University.

Steven J. Lerch

Stephen Lerch is a partner in Wright & Lerch, located in Fort Wayne, Indiana. He has practiced law since 1975, concentrating in the area of debt collection since 1991. He is a member of the National Association of Retail Collection Attorneys (NARCA) and the Indiana Creditors Bar Association (ICBA), for which he currently serves as president. He has served on various committees with NARCA, and has made presentations in the area of collections to NARCA, the ICBA, and the Indiana Judicial College.

Jeffrey M. Lipman

Jeff Lipman is a Polk County magistrate judge and is presently serving as president of the Iowa Magistrate Judges Association. He has been in the practice of law since 1989. Mr. Lipman has served as a lecturer and trainer for several judge conferences. He has litigated cases throughout Iowa in state and federal trial courts. Mr. Lipman has appeared before the Iowa Supreme Court and Iowa Court of Appeals, and has extensive experience arguing cases before the U.S. Court of Appeals for the Eighth Circuit. He has also handled cases filed in federal courts located in Illinois, Colorado, and New Mexico. Mr. Lipman has had several law review articles published and is currently working on a lengthy article regarding consumer credit transactions.

Ian Lyngklip

Ian Lyngklip is the senior member of Lyngklip & Associates Consumer Law Group, PLC. This firm specializes in litigating cases against abusive debt collectors on behalf of consumers, as well as handling auto dealer fraud and identity theft cases. Mr. Lyngklip has been recognized nationally for his consumer advocacy efforts, most notably by receiving the Consumer Advocate of the Year award in 2003 from the National Association of Consumer Advocates. He has published a number of articles in publications such as *The Consumer Advocate*, the *Consumer Law Newsletter*, and the *University of Detroit Law Review*. Mr. Lyngklip earned his undergraduate degree from the University of Michigan and his law degree from the University of Detroit School of Law, where he currently serves as an adjunct professor teaching the Debt Collection Defense Clinic.

Robert Markoff

Robert Markoff is a partner in the law firm of Markoff & Krasny in Chicago, Illinois. Mr. Markoff is the President of the National Association of Retail Collection Attorneys. He is Vice Chair of the Illinois Institute for continuing legal education and General Editor of its publication, *Creditors' Rights in Illinois* (and also an author of several of its chapters). Mr. Markoff frequently represents creditors' positions related to judgment enforcement to the state legislature in Springfield on behalf of the Illinois Creditors' Bar Association. He was the primary author of the Illinois Revival of Judgment Act and the recent Public Act 95-0661 updating Illinois enforcement law. He received his undergraduate degree with high honors and distinction from the University of Illinois and his law degree from DePaul University College of Law.

Julie Mayer

Julie Mayer is an attorney with the Federal Trade Commission (FTC) in the Northwest Regional Office, Seattle, WA, where she works on consumer privacy, credit, and civil fraud matters. She has handled enforcement actions involving financial privacy and data security practices and has worked on consumer and industry outreach efforts involving these and related consumer protection issues, including public workshops focusing on privacy and security issues associated with technologies such as RFID and DRM. Prior to joining the FTC, Ms. Mayer was a litigation associate with Howrey LLP in Washington, DC. She received her undergraduate degree from Cornell University and her law degree with honors from George Washington University Law School in 1997.

Judge Susan Moiseev

The Honorable Susan Moiseev is Chief Judge of the 46th District Court in suburban Detroit. She is the President of the Michigan District Judges Association. She served on the State Bar of Michigan Standing Committee on Ethics from 1992 until 2008. She is a past president of the Oakland County District Judges Association and currently serves on the Board of the Oakland County Bar Association. Judge Moiseev serves on the Board

of the National Conference of Specialized Court Judges and has served in many capacities on the Board of the National Association of Women Judges (NAWJ), most recently as NAWJ's liaison to the Commission on Women in the Profession. She received her undergraduate degree from the University of Michigan and her law degree from the University of Detroit Law School.

Bevin T. Murphy

Bevin Murphy is an attorney with the Federal Trade Commission (FTC) in the Bureau of Consumer Protection's Division of Financial Practices, Washington, DC. While at the FTC, she has worked in the areas of debt collection, payment systems, prepaid cards, mortgage lending, and mortgage loan modification. Ms. Murphy is a member of the New York State Bar and the District of Columbia Bar. She received her undergraduate degree *magna cum laude* and *Phi Beta Kappa* from Georgetown University and her law degree from New York University School of Law.

Richard W. Naimark

Richard Naimark is Senior Vice President of the American Arbitration Association (AAA) and of the International Center for Dispute Resolution, where he has overall responsibility for international issues and government relations. He is the founder and former executive director of the Global Center for Dispute Resolution Research. Mr. Naimark is an experienced mediator and facilitator. His experience includes work with the United Nations, government, and universities, and in the corporate, construction, insurance, and non-profit areas. Since joining AAA in 1975, Mr. Naimark has conducted hundreds of seminars and training programs on ADR and is co-editor of the book, *Toward a Science of International Arbitration*. He received his undergraduate degree from the University of Rhode Island in 1975 and his master's degree in business policy from Columbia Business School in 1983.

Julie Nepveu

Julie Nepveu is a senior staff attorney at AARP Foundation Litigation. She practices on behalf of older people in the areas of consumer, fair housing, and disability law. Her work includes litigating cases, filing amicus briefs, and commenting on federal regulation and legislation. Of particular relevance is her work on the garnishment of exempt funds in the collection of debt. Ms. Nepveu previously served as a staff attorney at the Lawyers' Committee For Civil Rights Under Law and at Legal Services of Northern Virginia, and as a judicial clerk at the U.S. Claims Court for Judge Thomas J. Lydon. She received her undergraduate degree from the University of Vermont in 1986, and her law degree from the University of Maine School of Law in 1991.

David J. Philipps

David Philipps is a partner in the law firm of Philipps & Philipps, Ltd., in southwest suburban Chicago. His practice consists mainly of litigation, on both a class and/or individual basis, on behalf of consumers who have been defrauded, subject to illegal collection activity, or subject to improper credit reporting. He is a frequent lecturer on the FDCPA, and has handled more than 1,000 FDCPA cases and more than a dozen cases in the Seventh Circuit Court of Appeals. Mr. Philipps is a graduate of the University of Illinois College of Law and Loyola University of Chicago.

Judge Joseph D. Panarese

The Honorable Joseph Panarese is an associate judge in the Circuit Court of Cook County's First Municipal District. Immediately prior to becoming a judge, Judge Panarese was chief of staff to the Chicago City Clerk. He has taught business and law as an adjunct professor at Triton College. Judge Panarese began his legal career at Panarese & Panarese in Chicago. He then spent ten years as an assistant Cook County state's attorney, where he worked his way up from the Traffic Division to the Trial Division. He returned to Panarese & Panarese in 2000, where he worked until becoming a judge in 2006. Judge Panarese received his undergraduate degree from the University of Illinois, Champaign-Urbana in 1985 and his law degree from the Thomas M. Cooley Law School in 1988.

Thomas B. Pahl

Thomas Pahl is an assistant director in the Federal Trade Commission (FTC) Bureau of Consumer Protection's Division of Financial Practices, where he works on debt collection, mortgage lending, and other financial issues. He previously served as an attorney advisor for FTC Commissioners Mary Azcuenaga and Orson Swindle. He was also previously an assistant director in the FTC's Division of Advertising Practices, and a counsel to the United States Senate Judiciary Committee. Mr. Pahl received his law degree from the Northwestern University School of Law.

David Schaibley

David Schaibley serves as Director of Neutral Services for the National Arbitration Forum (NAF). He oversees relationships with the NAF's panel of over 1,600 neutrals. He directs efforts related to the creation and revision of educational resources for NAF neutrals, including reference manuals, the Code of Procedure, newsletters, and ethics standards. He is a primary presenter at NAF arbitrator conferences. Before joining the NAF, Mr. Schaibley was a litigation attorney primarily representing plaintiffs in employment matters. He served as senior staff attorney for the claims administrator implementing the consent decree in a nationwide class action suit, *Pigford v. Glickman*. Mr. Schaibley received his undergraduate degree from the University of North Dakota, Grand Forks, and his law degree from Hamline University School of Law.

Barbara Sinsley

Barbara Sinsley serves as General Counsel for DBA International. Previously, she served as Vice President and Compliance Counsel for Asset Acceptance Capital Corporation, one of the few publicly traded debt buyers in the United States. Prior to joining Asset Acceptance in 2002, she was a partner in the law firm of Marshall, Dennehey, Warner, Coleman, and Goggin, with responsibility for the firm's Fair Debt Collections Department. In 2008, along with Manny Newburger, Ms. Sinsley obtained the third formal opinion letter ever issued by the FTC, on behalf of the United States Foreclosure Network. Also in 2008, Source Media named her one of the Top Five Women in the Credit and Collection Industry. She is admitted to practice law in Florida. She received her undergraduate degree from the University of Wisconsin-Madison and her law degree from South Texas College of Law.

David E. Sorkin

David Sorkin is an associate professor of law at The John Marshall Law School in Chicago. His teaching and research efforts focus on Internet law and policy, privacy, consumer protection, and dispute resolution. Among the first scholars to study spam e-mail from a legal perspective, he participated in the Federal Trade Commission (FTC) Consumer Information Privacy workshop in 1997 and the FTC Spam Forum in 2003. Since 2000 he has served as a panelist for ICANN domain name disputes. This summer (2009) he is teaching a course on online dispute resolution. He also serves as an arbitrator for the National Arbitration Forum; since 2002 he has handled approximately 60 disputes, mostly involving consumer credit and related matters.

Tracy Thorleifson

Tracy Thorleifson has been an attorney with the Federal Trade Commission (FTC) in the Northwest Regional Office since 1988. She has coordinated state/federal projects targeting fundraising fraud, and has been the lead attorney for the FTC in a variety of fraud and deception cases involving infomercial makers, telemarketers, professional fundraisers, lead brokers, and others engaged in scams involving deceptive claims about charities, advance fee loans, credit card offers, assorted supposed health products, unauthorized debiting, and consumer credit counseling. Ms. Thorleifson also has worked on ground-breaking actions involving the FTC's unfairness doctrine and several assister-facilitator cases, especially in the payment processor area. She received her undergraduate degree from Smith College and her law degree from Harvard Law School.

David C. Vladeck

David Vladeck is the Director of the Federal Trade Commission (FTC) Bureau of Consumer Protection. There, he works to protect consumers against unfair, deceptive, or fraudulent practices. The Bureau conducts investigations; sues companies and people who violate the law; develops rules to protect consumers; educates consumers and businesses about their rights and responsibilities; and collects and shares with law enforcement agencies consumer complaints.

While at the FTC, Mr. Vladeck is on leave from Georgetown University Law Center, where he is a professor of law. Previously, he spent nearly 30

years with Public Citizen Litigation Group, serving as its Director from 1992 to 2002. He has handled a wide range of complex litigation, including first amendment, health and safety, civil rights, class actions, preemption, and open government cases. In May 2008, *Legal Times of Washington* recognized Mr. Vladeck as one of 30 “champions of justice.” He received an undergraduate degree from New York University, a law degree from Columbia University School of Law, and an LL.M. degree from Georgetown University Law Center.

Michelle Weinberg

Michelle Weinberg is a supervisory attorney at the Legal Assistance Foundation of Metropolitan Chicago, serving as director of the Chicago Seniors/Consumer Law Project. Ms. Weinberg has handled a wide range of consumer cases, including claims under the Fair Debt Collection Practices Act, the Truth In Lending Act, the Illinois Consumer Fraud Act, and other consumer protection statutes. In May 2005, Ms. Weinberg received the Excellence in Public Interest Service Award from the United States District Court for the Northern District of Illinois and the Chicago Chapter of the Federal Bar Association. She was also named advocate of the month for July 2007 by Illinois Legal Aid Online. Ms. Weinberg has been a member of the National Association of Consumer Advocates (NACA) since 1997, and is a former member of its board of directors. She received her law degree from Chicago-Kent College of Law in 1992.

Joel Winston

Joel Winston is the Associate Director of the Federal Trade Commission (FTC) Bureau of Consumer Protection’s Division of Financial Practices. The Division has responsibility over debt collection and debt reduction practices, mortgage lending and servicing practices, and the advertising of financial products or services, among other things. Immediately prior to this position, Mr. Winston served as the Associate Director of the FTC’s Division of Privacy and Identity Protection and also served on the federal government’s Identity Theft Task Force, created by President Bush in March 2006. He was previously an Assistant Director in the FTC’s Division of Advertising Practices. Mr. Winston received his undergraduate degree and law degree from the University of Michigan.



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