



Debt Collection: Protecting Consumers

James W. Abrams

Judge Jim Abrams is a judge of the Connecticut Superior Court, where he has presided over civil, criminal, foreclosure, and housing matters. He has also served as co-chair of the Judicial Branch's Expectations of the Public Committee and as chair of the Small Claims Access and Quality of Service Subcommittee. Judge Abrams is an adjunct professor at Quinnipiac University. Prior to his appointment to the bench, he was a civil litigator and a part-time small claims magistrate, presiding over hundreds of collections cases. Judge Abrams received his undergraduate degree from Trinity College, and his law degree with honors from the University of Connecticut School of Law.

Leslie Bender

Leslie Bender has operated her own law firm and healthcare collection agency since 1997, specializing in corporate, transactional, credit, and collections matters. She serves as the retained general counsel for a number of collection agencies and as an outsourced compliance consultant for hospitals, assisting them largely with compliance issues, contract matters, and transactions. ACA International recognized Ms. Bender as its 2008 Instructor of the Year, and as its 2002 Member of the Year. Ms. Bender is a frequent lecturer and subject matter expert on topics related to corporate compliance programs, responsible healthcare collections and revenue cycle management, risk management, healthcare law, contract drafting and negotiation, and data security and privacy issues. Immediately prior to starting her own practice, Ms. Bender held a political appointment as the executive director of Baltimore's business retention and development program. Prior to that, Ms. Bender practiced law for a decade in Washington, DC. law firms representing financial institutions.

Eric M. Berman

Eric Berman is president of Eric M. Berman, PC, a premier creditor rights and collection law firm. The firm's offices are located in New York, New Jersey, North Carolina, Pennsylvania, and South Carolina. Dr. Berman is president of the Commercial Lawyers Conference of New York and a director of the National Association of Retail Collection Attorneys. He has been a panelist or speaker at numerous collection industry conferences and has submitted white papers and testified at government agency and state legislature hearings concerning collection issues. He is admitted to the practice of law in the State and Federal Courts in New York and Pennsylvania, the United States Courts of Appeal for the Second and Third Circuits, and the United States Supreme Court. Dr. Berman received his undergraduate degree from Hofstra University, his master's and doctorate degrees from New York University, and his law degree from St. John's University School of Law.

Brian L. Bromberg

Brian Bromberg owns the Bromberg Law Office, PC in New York City. Mr. Bromberg is an active member of the National Association of Consumer Advocates (NACA) and the Consumer Affairs Committee of the Association of the Bar of the City of New York. He has frequently lectured on consumer law issues, and recently helped revise NACA's Class Action Guidelines. Since 1999, Mr. Bromberg has concentrated his practice on consumer protection litigation, including violations of the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Truth in Lending Act, and various other state and federal unfair and deceptive acts and practices statutes. Mr. Bromberg represents consumers both individually and on a class basis, and has been appointed class counsel by state and federal courts across the country. He received his undergraduate degree in philosophy from Oberlin College in 1987, and his law degree from Brooklyn Law School in 1991.

Dama J. Brown

As an attorney for the Federal Trade Commission's Bureau of Consumer Protection, Dama Brown litigates cases involving violations of the Federal Trade Commission Act, the Fair Debt Collection Practices Act, and other federal consumer laws. Prior to joining the Commission, Ms. Brown worked as a litigator and managing shareholder of a Michigan law firm.

She also served as a facilitative mediator for several courts and worked at the Michigan Attorney Grievance Commission. Ms. Brown was admitted to the Michigan Bar Association in 1996.

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 *magna cum laude* from Princeton University, her master's degree in psychology from the University of Michigan, and her law degree from Stanford Law School.

Hiram A. Carpenter III

Judge Hiram Carpenter was elected to the Blair County, Pennsylvania bench in 1989. He has served continuously as a trial judge in this general jurisdiction court since that date. Judge Carpenter served as president of the Pennsylvania Conference of State Trial Judges in 2003-2004. He taught business law at Penn State University for twenty-three years from 1975 through 1997. He has participated in numerous seminars, law school events, and judicial education forums over the past twenty years. He is married with six children. He received his law degree from the National Law Center at George Washington University in 1973.

Carolyn E. Coffey

Carolyn Coffey is a staff attorney in the Consumer Rights Project at MFY Legal Services, Inc., which provides advice, counsel, and representation to low-income New Yorkers on a range of consumer problems. Ms. Coffey provides individual representation to clients in state and federal courts in defensive and affirmative cases, and engages in legislative advocacy to help pass pro-consumer laws in New York City and New York State. She also conducts trainings on debt collection defense and participates in the Bronx, Brooklyn, and Manhattan Civil Legal Advice and Resource Office

projects, which provide free legal assistance to debtor defendants in court. Ms. Coffey is a member of the New York City Bar Association Civil Court Committee. She previously clerked for the Judge Deborah A. Batts in the Southern District of New York. She received her law degree from the City University of New York Law School.

Michael Thiel Debski

Michael Debski is the president and a founding shareholder of Rubin & Debski, PA, in Jacksonville, Florida. He represents banks, creditors, and finance companies in consumer and commercial debt collection litigation. Mr. Debski is the president of the Florida Creditors Bar Association. He is licensed to practice in the State of Florida and before the U.S. District Court for the Middle District of Florida and the U.S. Supreme Court. Mr. Debski served on the Florida Bar's Small Claims Rules Committee for six years. He is a member of the National Association of Retail Collection Attorneys and serves on its State Government Affairs Committee. Mr. Debski received his undergraduate and law degrees from the University of Florida.

Lynn Drysdale

Lynn Drysdale is a consumer protection attorney who has been with Jacksonville Area Legal Aid, Inc. for over 20 years. She is a co-chairman of the National Association of Consumer Advocates and a member of the Small Claims Rules Committee and the Consumer Protection Law Committee of the Florida Bar Association. Ms. Drysdale received the National Consumer Law Center's Vern Countryman award in 2001. She was a panelist by invitation at the hearing held by the Senate Banking, Housing and Urban Affairs Committee in its "Review of the Department of Defense's Report on Predatory Lending Practices Directed at Members of the Armed Forces and Their Dependents" and has also testified before the Federal Reserve Board and the Federal Trade Commission. Ms. Drysdale co-teaches a consumer law class at the University of Florida College of Law.

Peter M. Evans

Judge Peter Evans became a county judge in Palm Beach County, Florida in 1988. He has lectured at numerous judicial education programs, is a contributing author to *Florida Dissolution of Marriage*, and is the author of *Small Claims Survival Guide—A Guide for Florida Judges*. For the Florida

Conference of County Court Judges, he has served on committees, the Board, and as treasurer. He is also on the faculty of the Florida Judicial College and the National Judicial College, where he taught “Handling Small Claims Effectively—A Web Based Course” for 9 years running. Judge Evans is dean of the Florida Traffic Adjudication Program and was a director of the American Bar Association’s National Conference of Specialized Court Judges (NCSCJ) from 2003-2008. In 2003 the NCSCJ granted Judge Evans its annual award for his work in judicial education. He received his undergraduate degree from Ohio University and his law degree from Georgetown University Law Center.

Joanne S. Faulkner

Joanne Faulkner is in solo private consumer practice in New Haven, Connecticut, primarily working with low-income persons. In 2002, she received the Vern Countryman Award of the National Consumer Law Center (NCLC). She is a founding member of the National Association of Consumer Advocates. Ms. Faulkner has previously served as chair of the Consumer Law Section of the Connecticut Bar Association and a member of the Federal Reserve Board’s Consumer Advisory Council. She has lectured on consumer laws for groups including the Connecticut Bar Association, testified before Congress, and assisted NCLC in editing various consumer law manuals. Ms. Faulkner has been involved in groundbreaking, nationally-reported cases, including *Heintz v. Jenkins*; *Connecticut v. Doehr*; *Nelson v. Chase Manhattan Mortgage Corp.*; *Romea v. Heiberger & Assoc.*; *Bass v. Stolper, Koritzinsky, Brewster & Neider, S.C.*; *Charles v. Lundgren & Associates, PC*; *Newman v. Boehm, Pearlstein & Bright, Ltd.*; *Avila v. Rubin*; *Bentley v. Great Lakes Collection Bureau, Inc.*; and *Clomon v. Jackson*.

Fern Fisher

Justice Fern Fisher is Deputy Chief Administrative Judge for New York City Courts. She oversees operations of the trial-level courts in New York City and works to ensure statewide access to justice. Justice Fisher began her career as a legal services attorney practicing housing law. She served as deputy director of Harlem Legal Services, Inc. and as an assistant attorney general for New York State. She also provided pro bono legal services to Harlem-based community organizations with the National Conference of Black Lawyers. In 1989, she was appointed to the Civil Court, and was elected its deputy supervising judge in 1990. In 1993, she joined the Supreme Court of the State of New York. She was appointed administrative

judge of the Civil Court of the City of New York in 1996, and deputy chief in March 2009. She received her undergraduate degree *summa cum laude*, Phi Beta Kappa from Howard University and her law degree from Harvard Law School.

James P. Flanagan

Judge James Flanagan has been admitted to practice in New York since 1982. He was in private practice for 17 years before becoming a principal law secretary in New York State Supreme Court for seven years. He was elected to the bench in 2003 and is the only judge in Suffolk County presiding over county-wide civil cases in the First District Court. Judge Flanagan has lectured extensively at continuing legal education seminars for the Suffolk County Bar Association, the Federal Inns of Court, Touro Law School, the Nassau County Bar Association, and the Association of the Bar of the City of New York. He received his undergraduate degree from Fordham College, his law degree from New York Law School, and a business degree from Dowling College.

Cary L. Flitter

Cary Flitter is a litigation partner with the law firm of Lundy, Flitter, Beldecos & Berger, PC in suburban Philadelphia, Pennsylvania, and southern New Jersey. Mr. Flitter litigates principally consumer credit, consumer fraud, and commercial litigation matters, as individual and class actions. He is a contributing author to *Pennsylvania Consumer Law*, the leading state treatise on consumer law, and to *Consumer Class Actions*, 5th Ed., by the National Consumer Law Center. Mr. Flitter is a frequent lecturer around the country and consultant for the media in matters of consumer credit, fair credit reporting, fair debt collection practices, identity theft, and class action. He serves on the adjunct faculty at Widener University School of Law and at Temple University's School of Law, where he teaches consumer law and litigation. From 1991 to 1998, Mr. Flitter served on the adjunct faculty at Philadelphia University where he taught commercial law. He received his law degree from Widener University School of Law.

Michele R. Gagnon

Michele Gagnon has practiced with the law firm of Peroutka & Peroutka, PA since 1996. Born in Sandusky, Ohio, during law school she was a teaching assistant for the First-Year Legal Research and Writing Program.

After law school, Ms. Gagnon worked in a general practice law firm in Ohio and then as a staff attorney for the Civil Litigation Program of the National Victim Center in Arlington, Virginia. She then joined her current firm, where she has been practicing almost exclusively in the field of collections. Ms. Gagnon serves as the firm's lead trial attorney and compliance officer. She is also the current president of the Maryland/District of Columbia Creditor's Bar Association. Ms. Gagnon received her undergraduate degree *cum laude* from the University of Toledo and her law degree *cum laude* from the Syracuse University College of Law.

Gary Grippo

Gary Grippo was appointed deputy assistant secretary for Fiscal Operations and Policy at the U.S. Department of the Treasury (Treasury) in July 2007. In this position, Mr. Grippo provides advice and recommendations on government fiscal affairs, including federal cash management, financing operations, disbursements, revenue collections, debt collections, and the administration and investment of federal trust funds. He oversees the Office of Fiscal Projections, which manages the cash position of the government and provides cash flow forecasts for use in Treasury's investment and debt management decisions. He also oversees the financial agents supporting the Treasury's Financial Stability Plan. He works closely with the Fiscal Service bureaus – the Bureau of the Public Debt and the Financial Management Service – as well as with the Federal Reserve. Previously, Mr. Grippo served as the assistant commissioner for federal finance at the Financial Management Service, where he managed the government's revenue collection systems and depositary banking relationships. Mr. Grippo studied at Harvard University.

Mark K. Groves

Mark Groves practices law in the Creditors' Rights group of Glasser and Glasser. Mr. Groves was co-author of *Collection Law in Virginia* and *Advanced Collection Law in Virginia—Secured Transactions and Lien Enforcement Under Revised Article Nine*, and a contributing author of the *National Legal Recovery Guide* of the National Association of Retail Collection Attorneys (NARCA). He has served as lecturer and faculty for Virginia continuing legal education and NARCA panels on creditors' rights practice and procedure. Mr. Groves serves on NARCA's Education Committee and State Governmental Affairs Committee, and as chairman of NARCA's 2010 Spring Conference. He received the 2008 NARCA Award of Merit, is a member of the National Governmental Collectors'

Association, and currently serves as a regional director and chair of the Legislative Subcommittee of the Virginia Creditors' Bar Association. He received his undergraduate degree from Christopher Newport University and his law degree *magna cum laude* from the Shepard Broad School of Law.

Kathleen Kerrigan

Kathleen Kerrigan is an assistant general counsel with Bank of America in Charlotte, North Carolina. As a member of the Retail Banking and Risk Management team within the Legal Department, her responsibilities include legal advice and support to Bank of America's Global Consumer and Small Business Banking units. She works with clients on legal and regulatory issues in banking center and deposit operations and procedures, legal order processing, electronic payments, and payment industry initiatives. Prior to joining Bank of America in 2006, Ms. Kerrigan was in-house counsel at PNC Bank in Pittsburgh, Pennsylvania.

Diane A. Lebedeff

Judge Diane Lebedeff is a judge of the Civil Court of the City of New York. Since first elected in 1984, she has sat in both the Civil Court and the Supreme Court of the State of New York. Prior to the judiciary, her positions included general counsel to the New York City Department of Rent and Housing Maintenance and the New York City Rent Guidelines Board. She has served as president of the New York State Association of Women Judges and a member of the Board of the National Association of Women Judges, and has chaired committees of the New York State Bar Association and New York County Lawyers' Association. Judge Lebedeff received her undergraduate degree from the University of Michigan and her law degree from the University of Michigan Law School.

Connell A. Loftus

Connell Loftus is the managing partner of Mann Bracken, LLP. Mann Bracken is the successor by merger to Wolpoff & Abramson, LLP and Eskanos & Adler, PC. The firm currently maintains 18 offices throughout the country and practices law in 25 states and the District of Columbia. Mr. Loftus is a member of the Virginia, West Virginia, District of Columbia, Texas, and Georgia Bars. He has practiced in the field of creditors' rights and collections for 15 years in state and federal courts.

In addition to managing the day to day operations of Mann Bracken, Mr. Loftus focuses his attention on compliance and risk management issues on behalf of the firm. He received his undergraduate degree from the Virginia Polytechnic Institute and State University in 1991 and his law degree from the George Mason University School of Law in 1994.

Angela Martin

Angela Martin operates a consumer law practice in North Carolina. She formerly served as chief of legal assistance, XVIII Airborne Corps, Fort Bragg, North Carolina, where she led the only consumer law program in the Department of Defense that provided in-court representation for clients in state and federal courts. Ms. Martin started her own practice to help all North Carolinians deal with consumer law issues, concentrating on debt collection defense and actions under the Fair Debt Collection Practices Act. She is a U.S. Army veteran and was employed as a civil servant in the U.S. Army JAG Corps from 2002-2008. Ms. Martin serves on the Executive Board of the Legal Assistance for Military Personnel Committee of the North Carolina State Bar and the Advisory Council for Legal Aid of North Carolina. She earned her undergraduate degree from the University of South Carolina-Aiken and her law degree from the University of Georgia.

Carlene McNulty

Carlene McNulty is a staff attorney with the North Carolina Justice Center in Raleigh, North Carolina, where she engages in complex civil litigation on behalf of low income individuals. She has successfully represented numerous consumers in class actions as well as in appeals. She is coordinator for the National Association of Consumer Advocates in North Carolina and is chair of the Consumer Areas of Practice section of the North Carolina Advocates for Justice. Ms. McNulty regularly provides training and support for legal services attorneys and attorneys in private practice throughout the state. She also provides technical assistance on legislation regarding consumer issues, including debt buyers and debt collection. She earned her undergraduate and law degrees from the University of North Carolina at Chapel Hill.

Alexander Mitchell-Munevar

Alexander Mitchell-Munevar is a staff attorney at Greater Boston Legal Services (GBLS), where he has worked for seven years. He has practiced family, employment, tax, landlord-tenant, public benefits, probate, and consumer law, providing non-profit legal assistance to numerous low-income families and to individuals at risk of domestic violence, wage violations, and homelessness. Serving in the Elder Unit of GBLS, Mr. Munevar assisted elderly and disabled people under threat of debt collection actions. He counseled debtors, engaged with third party collectors, obtained consumer bankruptcy relief, and worked to promote systemic changes. Recently, in cooperation with the Massachusetts Public Interest Research Group and the National Consumer Law Center, he helped draft and modify pending state legislation to increase consumer exemption protections and reform post-collection procedures. Mr. Munevar testified before a state legislative committee in support of this debt collection reform legislation, and also participated in roundtable discussions to provide input on the recently reformed Massachusetts Small Claims Rules.

Bevin T. Murphy

Bevin Murphy is an attorney with the Federal Trade Commission (FTC) Bureau of Consumer Protection's Division of Financial Practices in 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.

Jerry Myers

Jerry Myers has practiced law in the areas of debt collection and commercial litigation with the Smith Debnam firm in Raleigh, North Carolina for 25 years. He is certified as a specialist in Creditors Rights Law and has been recognized as a North Carolina "Super Lawyer." Mr. Myers served as president of the Commercial Law League of America from 2005-2006 and is an active member of the National Association of Retail Collection Attorneys. He lectures frequently on issues arising in debt collection litigation. He is the author of *Collections and Enforcement*

of *Judgments in North Carolina* (LCP, 1997) and a contributing author for *Commercial Practice & Procedure Guide* (Matthew-Bender) and for *Judgment Enforcement* (Aspen Publishing). Mr. Myers has served *pro bono* as general counsel to the Better Business Bureau of Eastern North Carolina for the past 20 years. He received his undergraduate and law degrees from Wake Forest University.

Joann Needleman

Joann Needleman is vice president of the law firm Maurice & Needleman, PC, and managing attorney of its Philadelphia office. Ms. Needleman has litigated for 15 years as a collection attorney representing creditors in Pennsylvania and New Jersey. In the past seven years she has successfully defended creditors against claims brought against them under the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, and Pennsylvania's Fair Credit Extension Uniformity Act. She provided counsel, consultation, and litigation on behalf of numerous federal credit unions, financial institutions, law firms, and debt buyers throughout the country. Mrs. Needleman currently sits on the Board of Directors for the National Association of Retail Collection Attorneys, where she serves as secretary. She is the former president of the Pennsylvania Creditors' Bar Association. Ms. Needleman is admitted to practice in Pennsylvania, New Jersey, and several U.S. District Courts.

Lorraine Nordlund

Judge Lorraine Nordlund has been a judge on the General District Court for Fairfax County, Virginia since 1996. Upon receiving her law degree in 1980, she clerked for a year with the Fairfax Circuit Court, followed by four years as a prosecutor in the Fairfax Commonwealth Attorney's Office. During her ten years in private practice in McLean, Virginia, she represented clients in a wide variety of matters, focusing on domestic, criminal, and employment matters. She appeared in both state and federal Courts, as well as before a large number of civil boards and commissions. Before and after her appointment to the bench, she has lectured before bar associations, criminal justice academies, and civic groups outreach programs, as well as public and private schools. She is also a lecturer for the Virginia Supreme Court at educational conferences for both sitting, and newly-elected judges. She received her law degree from the William and Mary School of Law.

Adam J. Olshan

Adam Olshan is a partner in the Law Offices Howard Lee Schiff, PC in East Hartford, Connecticut, where his consumer collection law practice involves New England regional representation of corporate leaders in consumer credit and healthcare. Mr. Olshan is past-president of the National Association of Retail Collection Attorneys (NARCA) and he has actively served on NARCA's Board since 1996. He founded the Connecticut Creditors Rights Attorneys' Association and has regularly presented testimony before the Connecticut legislature. In 2007 Mr. Olshan participated in the Federal Trade Commission's Debt Collection Workshop. He has also participated on both the Massachusetts Small Claims Court Working Group and on the Connecticut Bench/Bar Small Claims Committee. Mr. Olshan writes a regular Legal Collector column for *Collection Advisor*. He received his undergraduate degree from Yale University in 1988 and his law degree from Boston College Law School in 1991.

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.

Dale Pittman

Dale Pittman was one of Virginia's first consumer protection lawyers. His cases have resulted in numerous published opinions furthering the rights of victims of consumer credit overreaching and abuse, including many pioneering Fair Debt Collection Practices Act (FDCPA) cases in Virginia's Eastern and Western District federal courts. A frequent lecturer on the FDCPA, he chairs the Consumer Law Section of the Virginia Trial Lawyers Association (VTLA), and serves on the VTLA's Board of Governors. He is currently the president of the Legal Services Corporation of Virginia, and a past president of the Petersburg Bar Association.

Donald Redmond

Donald Redmond joined Portfolio Recovery Associates in December 2003, and serves as its senior counsel. Previously, Mr. Redmond has worked as a stockbroker; practiced law privately in both small and large firms; and served in-house as general counsel of Air-A-Plane Corporation from 1996 until 2000. His duties with Portfolio Recovery Associates primarily involve government relations and public policy matters, general business law, corporate transactions, and securities regulation. Mr. Redmond received his undergraduate degree in political science and history from Mary Washington College in 1986 and his law degree from the College of William and Mary in 1989.

Yvonne W. Rosmarin

Yvonne Rosmarin has practiced privately in Massachusetts since 1995. She represents individuals and classes injured by unfair and deceptive practices. Ms. Rosmarin has written and spoken extensively for a variety of organizations. After over ten years working at the Legal Assistance Foundation of Chicago, in 1988 Ms. Rosmarin moved to the National Consumer Law Center (NCLC). There, she trained lawyers across the country in consumer law issues and consulted on consumer cases nationwide. She also wrote for several of NCLC's manuals, including *Consumer Class Actions*. Among her notable litigated cases are *Brady v. The Credit Recovery Company, Inc.*, 160 F. 3d 64 (1st Cir. 1998) (holding that failure to communicate the oral dispute of a debt is deceptive) and *Barnes v. Fleet National Bank, N.A.*, 370 F. 3d 164 (1st Cir. 2004) (obtaining a \$12.5 million class settlement). Ms. Rosmarin received her law degree *magna cum laude* from Syracuse University College of Law.

Mark Tenhundfeld

Mark Tenhundfeld is senior vice president in the Office of Regulatory Policy of the American Bankers Association (ABA). He is involved in a wide range of issues involving bank safety and soundness and bank powers. He has led the ABA's efforts to enable bank customers who receive federal benefit payments to retain access to funds while they resolve disputes with creditors over ownership of the funds on deposit. He came to the ABA in 2006 after serving as general counsel at Promontory Interfinancial Network. Previously, Mr. Tenhundfeld served as general counsel to the Federal Housing Finance Board and worked in the legal divisions of the

Federal Reserve Board and the Comptroller of the Currency. He also was a partner in the law firm of Miller, Hamilton, Snider and Odom, LLC (now Jones, Walker). Mr. Tenhundfeld received his undergraduate degree from Yale University and his law degree from Vanderbilt University.

Marla Tepper

Marla Tepper is the general counsel of the New York City Department of Consumer Affairs (DCA), serving as the senior legal advisor to its Commissioner and overseeing its large-scale litigation. She leads DCA's major investigations of consumer fraud in debt collection, auto sales, employment offers, home improvement, and other issues, and oversees DCA's case investigations, prosecutions, and policy, regulatory, and outreach initiatives. She has taught public policy at New York University and housing discrimination at New York Law School. Ms. Tepper came to DCA after eight years as an assistant U.S. attorney for the Eastern District of New York. Prior to that, she was a New York State assistant attorney general. She began her career in the criminal appeals bureau of the Legal Aid Society of New York. Ms. Tepper received her undergraduate degree from Brooklyn College and her law degree from Georgetown University Law Center.

Johnson M. Tyler

Johnson Tyler is the director of the SSI Unit at South Brooklyn Legal Services (SBLS). He has worked in the area of Social Security law for twenty years. Since 2003, he has represented several hundred Social Security recipients who have had their benefits frozen or taken by creditors. In *Mayers v. N.Y. Cmty. Bancorp, Inc.*, he challenged the constitutionality of restraining a debtor's bank account when it contains only exempt, direct deposit Social Security payments. The case was settled in 2009 after New York passed the Exempt Income Protection Act. Lately, Mr. Tyler has used the Fair Debt Collection Practices Act to protect exempt money from collectors seeking to recover credit card debt, rent arrears, and student loans. Mr. Tyler received his undergraduate degree from Yale College and his law degree from the CUNY Law School.

David 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. 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.

Claudia Wilner

Claudia Wilner is senior staff attorney with the Neighborhood Economic Development Advocacy Project (NEDAP) in New York City. She directs NEDAP’s Consumer Law Project, which provides legal representation, advice, self-help materials, and referrals to low-income individuals in the areas of debt collection, credit reporting, and unfair lending practices. She has brought groundbreaking litigation and led successful policy reform efforts to curb abusive debt collection practices in New York. Ms. Wilner previously worked as a Skadden Fellow at the Urban Justice Center’s Mental Health Project and clerked for Judge Stephen Reinhardt of the Ninth Circuit Court of Appeals. She is a member of the Civil Court Committee of the Association of the Bar of the City of New York and the New York City Civil Court’s Consumer Services Advisory Committee. She received her law degree *magna cum laude* from New York University School of Law.

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. Immediately prior to this position, Mr. Winston served as the associate director of the 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. Mr. Winston was also an assistant director in the FTC's Division of Advertising Practices. He received his undergraduate degree and law degree from the University of Michigan.

Chi Chi Wu

Chi Chi Wu is a staff attorney at the National Consumer Law Center (NCLC). She focuses on consumer credit issues at NCLC, including fair credit reporting, credit cards, refund anticipation loans, and medical debt. Ms. Wu is co-author of the legal manuals *Fair Credit Reporting Act* and *Credit Discrimination*, and a contributing author to *Cost of Credit, Truth in Lending*, and *Collection Actions*. She recently helped work on the newly passed Credit Card Accountability Responsibility and Disclosure Act. Before joining NCLC, Ms. Wu worked in the Consumer Protection Division at the Massachusetts Attorney General's office and the Asian Outreach Unit of Greater Boston Legal Services.

Larry Yellon

Larry Yellon has been a process server in Mineola, New York, and founded Intercounty Judicial Services in 1978. Mr. Yellon is president of the New York State Professional Process Servers Association (NYSPPSA) and second vice president of the National Association of Professional Process Servers. He co-founded the NYSPPSA process server certification program, and has been chief instructor in the program for the past six years. Since 2002, he has been a guest lecturer at Hofstra University Law School. Mr. Yellon has also conducted seminars in other states focusing on statutory and interpretive law regarding service of process in New York. Mr. Yellon is a retired senior probation officer from Nassau County, New York, and received his undergraduate degree from Queens College.

Albert Zezulinski

Al Zezulinski joined NCO Group, Inc. as an executive vice president nearly nine years ago. He oversees healthcare services, portfolio operations, contracting, marketing, and proposals. He is a member of ACA International's Board of Directors and the committee overseeing its Asset Buyers Division, and has been active in its initiative to establish a self-regulating organization. Previously, Mr. Zezulinski spent over 30 years in the health care industry as a consultant to over 300 hospitals and providers, insurance companies, telecommunications and technology companies, home care and durable medical equipment providers, and pharmaceutical companies. Mr. Zezulinski has served as a trustee for the University of Pennsylvania Health System (Phoenixville). He was also an outside director for ExcellenceRx, Inc., a specialty pharmacy distribution and management firm. He received his undergraduate degree from St. John's University and a graduate degree at the Graduate School of Public Affairs in Albany, New York.



Addendum

Charles Harwood

Charles Harwood became a deputy director of the Bureau of Consumer Protection of the Federal Trade Commission (FTC) in July, 2009. Prior to that time, he served for 20 years as the director of the Federal Trade Commission's Northwest Regional Office, located in Seattle. Mr. Harwood also served for six years as a counsel to the United States Senate's Committee on Commerce, Science, and Transportation. In 2001, he received the FTC Chairman's Award for service to the agency and the public. Mr. Harwood also serves on the Indian Arts and Crafts Board, an advisory board within the U.S. Department of Interior that oversees implementation of federal laws promoting the marketing and sale of Native American arts and crafts. Mr. Harwood is a member of the Oregon and District of Columbia bars.

Bios