

# Bios

## James R. Adamson

James Adamson is the chief technology officer (CTO) at Columbia Ultimate, a major provider of debt collection software headquartered in Vancouver, Washington. As CTO, Mr. Adamson is responsible for development of Columbia Ultimate's software products and overall technology direction. This includes technology research and leading the strategy, architecture, and product development initiatives of Columbia Ultimate's collection software platforms and partner integrations. Mr. Adamson considers himself forward-looking in adopting new technologies. He is in charge of establishing technical standards for product development and leads a highly skilled technology team. He joined Columbia Ultimate in 1984 as manager and vice president of product development to oversee the definition, analysis, and development of software products.

## Daniel Becker

Dan Becker is an economist with the Bureau of Economics of the Federal Trade Commission (FTC). Dr. Becker holds a Ph.D. in economics from the University of Virginia and a bachelor's degree in computer science from Dartmouth College. He regularly conducts statistical analysis of large databases in his role at the FTC, and he worked in analytics and software development prior to joining the FTC.

## John H. Bedard, Jr.

John Bedard, Jr. is the managing attorney of Bedard Law Group, P.C., located in Atlanta, Georgia. Mr. Bedard represents creditors and collection agencies nationwide, helping them stay in compliance with state and federal law. He also manages the nationwide litigation for several collection agencies and focuses his litigation practice on Fair Debt Collection Practices Act and Fair Credit Reporting Act defense. He received his law degree from the Syracuse University College of Law and his undergraduate degree in economics from the Pennsylvania State University.

## Joseph S. Beekman

Joe Beekman currently serves with The Intelitech Group and works closely with Columbia Ultimate. He has been a consultant and trainer in the collections industry, as well as the chief operating officer of an analytics firm. Mr. Beekman has worked with over 400 collection agencies and hospitals. His focus for the past six years has been on designing strategies that leverage the capabilities of data mining and analytics to best produce models for collecting efficiently and profitably. Mr. Beekman comes from the Pacific Northwest and graduated from Portland State University.



## Leonard A. Bennett

Leonard Bennett is in private practice in Newport News, Virginia. He specializes in Fair Debt Collection Practices Act (FDCPA) and Fair Credit Reporting Act (FCRA) cases and has litigated numerous class actions on behalf of consumers in many federal courts throughout the U.S. Mr. Bennett is a member of the National Association of Consumer Advocates, the Virginia State Bar Association, and the Virginia Trial Lawyers Association. He has testified before Congress and spoken extensively on FCRA, FDCPA, and other consumer protection issues. Mr. Bennett received his bachelor's degree in business administration (finance) from George Mason University and his law degree from George Mason University School of Law and Economics.

## Chad W. Benson

Chad Benson is senior vice president and chief operating officer of CBE Group (CBE). An eight-year veteran of the collections industry, he joined CBE in January 2008. Mr. Benson leads both the day-to-day accomplishment and long-term execution of CBE's strategic objectives. Prior to joining CBE, he served as senior director for Capital One for nine years, managing a \$375 million division of U.S. card recoveries. Prior to joining Capital One, Mr. Benson held multiple operations and marketing positions with Gateway Computer during his ten-year tenure with the company. He graduated from Morningside College in 1989.

## Julie G. Bush

Julie Bush is an attorney with the Federal Trade Commission (FTC) in the Bureau of Consumer Protection, Division of Financial Practices in Washington, DC. Ms. Bush works on a variety of law enforcement and policy matters to protect consumers in the financial services arena, such as consumer debt collection, fair lending, payday lending, prepaid cards, and deceptive mortgage advertising. She has contributed substantially to numerous recent FTC initiatives and reports on consumer debt collection. Previously, Ms. Bush was an Equal Justice Works fellow in consumer and housing law with Three Rivers Legal Services in northern Florida. She received a bachelor's degree *magna cum laude* from Princeton University, a master's degree in psychology from the University of Michigan, and a law degree from Stanford Law School.

## Brian Cutler

Brian Cutler, who has 30 years of experience in the collections industry, is the senior director of product and program management at Ontario Systems (Ontario). Mr. Cutler oversees the production and rollout of Ontario's next generation collection software, "Collect Savvy." Previously, he was the executive vice president and chief technical officer at Arrow Financial Services (Arrow), a major debt buyer eventually purchased by Sallie Mae in 2004. At Arrow, he was responsible for information technology infrastructure and technological strategy. After Arrow became part of Sallie Mae, Mr. Cutler served as vice president of technology for Sallie Mae's Asset Performance Group.

### Daniel A. Edelman

Daniel Edelman is a member of the firm of Edelman, Combs, Lattuner & Goodwin, LLC. He is a graduate of the University of Chicago Law School. Upon graduating, he became an associate for Kirkland & Ellis. In 1981, he became an associate at Reuben & Proctor and was made a partner there in 1982. Since late 1985, Mr. Edelman has been in private practice in downtown Chicago. 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 (FDCPA), Fair Credit Reporting Act, Telephone Consumer Protection Act, Real Estate Settlement Procedures Act, and Truth in Lending Act, in addition to debt collection defense. Mr. Edelman argued for the consumer in *Heintz v. Jenkins*, 514 U.S. 291 (1995), establishing FDCPA coverage of attorneys. He is the author of numerous publications on class actions and consumer protection law.

### Cary L. Flitter

Cary Flitter practices consumer law, including Fair Debt Collection Practices Act (FDCPA) cases, in the Philadelphia area. He has litigated hundreds of FDCPA matters in the federal district courts around the country and in the U.S. Courts of Appeal. Mr. Flitter also serves on the adjunct faculty at Widener University Law School in Wilmington, Delaware, and Temple University Beasley School of Law in Philadelphia, where he teaches about consumer law and litigation. He was previously invited to participate in the

Federal Trade Commission's 2007 and 2009 workshops on collection of consumer debt. Mr. Flitter previously served on the board of directors of the National Association of Consumer Advocates.

### Leah Frazier

Leah Frazier is an attorney with the Federal Trade Commission (FTC) in the Bureau of Consumer Protection, Division of Financial Practices. During her time at the FTC, Ms. Frazier has worked on a variety of issues concerning the marketing and provision of financial products and services, and has focused primarily on debt relief and mortgage assistance relief services in both the law enforcement and policy contexts. Before coming to the FTC, she worked as a litigator in private practice and served as a law clerk to Justice William S. Cooper of the Supreme Court of Kentucky. Ms. Frazier served as president of the Asian Pacific American Bar Association of the Greater Washington, D.C. Area from 2007-2008. She received her law degree with honors from The George Washington University Law School.

### Stevan H. Goldman

Stevan Goldman has been developing software in the debt collection industry for over 30 years. He designed a legal collection case management software system, "Collection-Master," in 1977 while a clerk in his father's law office. In 1978, he founded Commercial Legal Software (CLS) to develop, license, and support Collection-Master. It is used in collection, subrogation, and foreclosure law firms throughout the United States. Mr. Goldman remains the president



and chief operating officer of CLS. In 1990, Mr. Goldman co-founded Automated Collection Control, Inc. (ACC). In 2000, he designed and developed “YouveGotClaims” (YGC), a cloud-based data conduit run and supported by ACC. YGC is a unique service that can apply both data integrity and business practice standards to the data it processes. YGC is used by over 600 collection professionals including debt issuers, owners, and servicers. Mr. Goldman serves on ACC’s board of directors and is its chief technology officer.

## Susan Grant

Susan Grant is director of consumer protection at the Consumer Federation of America (CFA), a nonprofit association of some 300 nonprofit consumer groups that was established in 1968 to advance the consumer interest through research, education, and advocacy. Ms. Grant works specifically on privacy, deceptive marketing, online safety and security, fraud, electronic and mobile commerce, and general consumer protection issues. She coordinates CFA’s Fake Check Task Force, conducts CFA’s annual Consumer Complaint Survey, and is a recognized authority on combating consumer fraud and deception. She began her career in 1976 in the Consumer Protection Division of the Northwestern Massachusetts District Attorney’s Office and has worked in the consumer protection field ever since.

## Valerie Hayes

Valerie Hayes is general counsel and vice president of legal and government affairs for

ACA International (ACA). Ms. Hayes oversees ACA’s legal department, compliance department, complaint resolution program, and government affairs initiatives. She has written numerous articles and given multiple seminars on the Fair Debt Collection Practices Act, Fair Credit Reporting Act, state collection laws, electronic transactions, and multiple other topics. She began working with ACA after graduating from Hamline University School of Law in St. Paul, Minnesota. She received her undergraduate degree in psychology from Boston University.

## Angela Horn

Angela Horn is an attorney with Forte LLC, specializing in the intersection of debt collection and probate law. For the past 11 years, Ms. Horn has focused on the estate process, representing estate claimants and managing a team of in-house and external counsel nationwide. Ms. Horn is a recognized probate expert; she has spoken to groups across the country and been interviewed for national web and print publications. She is admitted to practice law in New York, Minnesota, and the U.S. District Court for the District of Minnesota, and she is a member of the American Bar Association’s Section of Real Property, Trust and Estate Law. Ms. Horn is a *cum laude* graduate of Lewis and Clark Law School and a *Phi Beta Kappa* graduate of the University of Minnesota.

## William Peerce Howard

Billy Howard’s passion for protecting consumers began while working as an aide to United States Senator Bob Graham on Capitol Hill in 1989. In 2004, Mr. Howard founded Morgan & Morgan’s

consumer protection department, which is now one of the largest practices dedicated to holding companies responsible for the illegal conduct of their collectors. He has tried numerous consumer protection cases including one against a national debt collector where he obtained a punitive damages verdict for the debt collector collecting on “deceased accounts.” He has also defended the constitutionality of Florida’s Consumer Collection Practices Act. Mr. Howard has been interviewed on CNN, Fox, CBS, and *60 Minutes*. He has been featured on *Inside Edition* on two occasions and is consulted frequently concerning debt collection practices. In addition, over 1,000 articles have been published concerning cases in which he was and is involved.

### **Robert M. Hunt**

Bob Hunt is vice president and director of the Payment Cards Center (Center) at the Federal Reserve Bank of Philadelphia (Bank). He became director of the Center in April 2009. Prior to this appointment, he was a senior economist in the Bank’s Research Department. His research has focused on consumer payments, consumer finance, and the economics of innovation. His published research includes studies of the dynamics of the consumer credit reporting industry, credit counseling organizations, the collections industry, and antitrust issues in consumer payment networks. He has also published papers on topics in economic geography and intellectual property. Before joining the Bank in 1998, Dr. Hunt worked for the U.S. Congressional Budget Office. Prior to

attending graduate school, he was an industry risk analyst for Bank One in Indianapolis. He received a Ph.D. in economics from the University of Pennsylvania and a bachelor’s degree in political science and economics from Butler University.

### **Ronald G. Isaac**

Ron Isaac is a senior attorney with the Federal Trade Commission and has served most of his legal career in the Bureau of Consumer Protection’s Division of Financial Practices. Mr. Isaac has worked on a wide range of matters involving financial products and services, including mortgage lending, debt collection, auto financing, and deceptive advertising of foreclosure relief services. He is an active member of the District of Columbia Bar, having recently served as co-chair of the Antitrust and Consumer Law Section Steering Committee. Mr. Isaac is a graduate of North Central College and Columbia University School of Law.

### **Conor Kennedy**

Conor Kennedy is the 2010-2011 appellate advocacy fellow at the Electronic Privacy Information Center (EPIC). He files amicus briefs with the Supreme Court and Circuit Courts of Appeals that cover a wide range of constitutional questions including medical privacy, the Freedom of Information Act, criminal procedure, and national security. Mr. Kennedy also works on EPIC’s airport body scanner case, which was recently argued before the District of Columbia Circuit Court of Appeals. A graduate of Brown University and Harvard Law School, Mr. Kennedy





has interned with the Electronic Frontier Foundation and the Harvard Berkman Center for Internet and Society.

## Zafar Khan

Zafar Khan, the founder and chief executive officer (CEO) of RPost U.S., Inc., has worked in the technology field for more than ten years and is identified by *Citytech* magazine as among the top 100 global technology leaders. Mr. Khan gained strategy and finance experience with Braxton Associates/Deloitte Consulting and Goldman Sachs. He has worked to transfer U.S. Department of Energy National Lab weapons technology to industry and was one of 15 CEOs elected to participate in a U.S. presidential trade mission. Mr. Khan holds two U.S. patents. He received a bachelor's degree from Wesleyan University in Connecticut, an international business certificate from Georgetown University School of Business, and an MBA from the Wharton School at the University of Pennsylvania.

## Michael D. Kinkley

Michael Kinkley of Spokane, Washington, has been a trial and appellate lawyer for more than 29 years. He is admitted to practice in Washington, Idaho, and before various federal courts. Mr. Kinkley has successfully represented consumers in over 30 consumer class action lawsuits (including several with million- or multimillion-dollar resolutions) as well as in numerous successful appeals. He is the coordinator for the National Association of Consumer Advocates for Washington and Idaho, and has been the chairman of the

Consumer Protection Section of the Washington Association for Justice. He contributed to the National Consumer Law Center's book, *Fair Debt Collection Practices Act*, and authors the American Bar Association's *Idaho Class Action Survey* (also an appendix to *Newburg on Class Actions*). Mr. Kinkley regularly presents at continuing legal education programs. He received his undergraduate degree from the Ohio State University and his law degree from the Gonzaga Law School.

## Vytas Kisielius

Vytas Kisielius is the chief executive officer of Collections Marketing Center, Inc. (CMC), which permits clients to deploy comprehensive self-service strategies, synchronizing collections offers, contacts, and treatments across agents and digital channels. The company's platform is used by top credit card, real estate, student loan, and installment lenders to manage their charged-off, delinquent, and pre-delinquent portfolios. Previously, Mr. Kisielius spent ten years with IBM in various sales and product development management roles, and was a principal officer for Health Information Technology, Sky Alland Marketing, The Data Group, and Frontec AMT. Most recently, he co-founded Adeptra, Inc. in 2000 and CMC in 2006. Mr. Kisielius holds an undergraduate degree in economics from Princeton University and an MBA from the Harvard Business School. He has taught graduate courses in marketing at Johns Hopkins University, and presents regularly at industry seminars. He serves on the board of Nursing & Home Care, Inc. and hails from Wilton, Connecticut.

### Suzanne Martindale

Suzanne Martindale is a staff attorney at the West Coast office of Consumers Union, the nonprofit publisher of *Consumer Reports*. Ms. Martindale is part of the financial services campaign team, whose website is [www.defendyourdollars.org](http://www.defendyourdollars.org). There, she works on consumer credit, banking, payments, regulatory reform, and other consumer financial protection issues. Ms. Martindale is a graduate of the University of California, Berkeley School of Law (Boalt Hall).

### Bevin T. Murphy

Bevin Murphy is an attorney with the Federal Trade Commission (FTC) in the Bureau of Consumer Protection, 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. Prior to joining the FTC, she was an antitrust associate at Jones Day in Washington, DC. 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.

### Robert W. Murphy

Robert Murphy is a private attorney in Fort Lauderdale, Florida, specializing in consumer class action litigation, and an adjunct professor of law at the University of Florida College of Law.

He is a past chair of the Consumer Protection Law Committee of the Florida Bar and a board member for the National Association of Consumer Advocates. Mr. Murphy has been lead counsel in a variety of consumer class actions throughout the United States. In *Brown v. SCI Funeral Services of Florida*, 212 F.R.D. 602 (S.D. Fla. 2003), Mr. Murphy obtained the first contested certified class under the Florida Retail Installment Sales Act, described in the *South Florida Business Review* as one of the most significant regional cases of 2003. Mr. Murphy attended the United States Military Academy, received his undergraduate degree *cum laude* from Wake Forest University, and received his law degree from the University of Florida College of Law.

### Manuel H. Newburger

Manuel “Manny” Newburger practices with the Austin office of Barron, Newburger & Sinsley, PLLC. As an adjunct professor at the University of Texas School of Law, he has taught consumer law since 1999. A well-known author on the Fair Debt Collection Practices Act and similar laws, he has appeared as *amicus curiae* counsel in a number of consumer law cases. Through his law firm and Fair Debt Consultants, LLC, he has consulted to the collection industry throughout the U.S. and in India and the Philippines. Mr. Newburger is licensed to practice in both Texas and Colorado and is admitted to practice before numerous federal courts, including the Supreme Court. A fellow of the American College of Consumer Financial Services Lawyers, he has



repeatedly been recognized as a Texas “Super Lawyer.” He is certified as a specialist in consumer and commercial law by the Texas Board of Legal Specialization.

### **Denise A. Norgle**

Denise Norgle is vice president and division general counsel for TransUnion, a leading global provider of business intelligence services and consumer credit reporting agency. At TransUnion, Ms. Norgle is responsible for corporate governance, litigation, government relations, and compliance with all laws, including state and federal privacy and consumer reporting laws. Ms. Norgle has made frequent presentations regarding consumer reporting under the Fair Credit Reporting Act to a variety of organizations, such as the National Association of Attorneys General, several bar associations, and numerous credit industry and consumer groups. She has consulted with government agencies from China and India, and works regularly with the Consumer Data Industry Association on various legal issues. Previously, Ms. Norgle worked as a trial lawyer at two Chicago firms. She holds a law degree from the University of Illinois College of Law, and an undergraduate degree in economics and Spanish from Ripon College in Wisconsin.

### **Thomas B. Pahl**

Thomas Pahl is an assistant director in the Division of Financial Practices of the Federal Trade Commission (FTC), where he works on a broad range of consumer credit and financial services issues. He also is an adjunct professor at the George Mason School of Law, as well as a vice-chair of the American Bar Association’s

Section of Business Law, Committee on Financial Services, Federal and State Practices Subcommittee. In the past, he has served as an attorney advisor for FTC Commissioners Mary Azcuenaga and Orson Swindle, as an assistant director in the FTC’s Division of Advertising Practices, and as a counsel to the United States Senate Judiciary Committee. He obtained his undergraduate degree in economics *summa cum laude* from the College of St. Thomas, and his law degree *cum laude* from Northwestern University School of Law.

### **Gary Portney**

Gary Portney, president and founder of Convoke Systems, Inc. (Convoke) and a recognized business technology veteran, has led corporate strategy and operations for Convoke since its inception in 2006. Convoke manages, automates, tracks chain of title for, and accelerates the flow of business information for the recovery of debt. It is a PCI-compliant software-as-a-service provider, delivering on demand a platform and applications that provide information for the financial services and accounts receivable management industries. Convoke is privately held and has established relationships with leading financial institutions in the U.S. Mr. Portney has founded two other enterprise technology companies: KonaWare, Inc. and Ventaso, Inc. (formerly Market-Touch). Previously, he served as senior vice president of sales at Vicinity, where he helped grow the company from concept through an initial public offering before it was acquired by Microsoft. He also worked in senior sales positions at Oracle Corporation.



### David Rainey

David Rainey joined Debt Resolve, Inc. as chief financial officer and treasurer in May 2007, and has since acquired the additional titles and responsibilities of secretary and president. He served as the interim chief executive officer from July 2009 until April 2010. Mr. Rainey has extensive knowledge of financial services, debt management, and cutting-edge technology innovations in credit and collections. He has over 20 years of experience in public company accounting and finance, corporate governance, Sarbanes-Oxley issues, and mergers and acquisitions. Previously, Mr. Rainey served as the chief financial officer and treasurer of Hudson Scenic Studio, where he was responsible for finance and accounting, and as chief financial officer and vice president of finance at Star Gas Propane, LP, a business unit of Star Gas Partners, LP.

### Anthony Rodriguez

Tony Rodriguez is a staff attorney with the Division of Privacy and Identity Protection of the Federal Trade Commission (FTC), specializing in credit reporting, privacy, and data security issues. Prior to his employment at the FTC, Mr. Rodriguez worked as a staff attorney at the National Consumer Law Center (NCLC), focusing on credit reporting and other consumer law issues. While at NCLC, he was the co-author of *Fair Credit Reporting* (5th ed. 2005). He previously served as the director of the Massachusetts Attorney General's Disability Rights Project, and as an assistant attorney

general in the Consumer Protection and Civil Rights divisions, where he litigated consumer protection and civil rights cases. Mr. Rodriguez received his undergraduate degree from the University of California at Santa Barbara and his law degree from UCLA School of Law.

### David M. Schultz

David Schultz is a partner in the Chicago firm, Hinshaw & Culbertson, LLP. He practices primarily in consumer litigation and legal malpractice defense. His clients include Fortune 500 companies, lending institutions, debt collection agencies, debt buyers, and lawyers. Mr. Schultz has extensive trial and appellate experience in consumer litigation cases, including a number of precedent-setting decisions. He has earned a national reputation for defending clients in matters related to the Fair Debt Collection Practices Act (FDCPA). Mr. Schultz has been lead counsel in more than 100 class action lawsuits involving claims brought under various state and federal consumer laws, including the FDCPA, Fair Credit Reporting Act, and Telephone Consumer Protection Act. He is also a frequent author and lecturer on issues of attorney ethics and consumer litigation. Previously, Mr. Schultz served for two years as a judicial clerk for Justice Howard C. Ryan of the Illinois Supreme Court.

### Christine Schiwietz

Dr. Christine Schiwietz teaches sociology at Georgetown University. Her research focuses on society, technology, and social media. She has spoken widely about the effects of social media technologies on societal norms. Her lectures



address the impact of emerging digital footprints and how individuals in society are slowly becoming “public” figures. Recently, Dr. Schiwietz spoke at the National Press Club about a book she co-authored entitled, *PUBLIC: The Race to Establish Your Identity Online*. Dr. Schiwietz is also the co-founder of International Reputation Management, a digital marketing and public relations firm featured in a variety of publications and networks including *The Washington Post*, *The New York Times*, *Newsweek*, and NPR.

### **Barbara A. Sinsley**

Barbara Sinsley is a partner in the law firm, Barron, Newburger & Sinsley, PLLC, and serves as general counsel for the Debt Buyers’ Association. Previously, she was vice president and compliance counsel for Asset Acceptance Capital Corporation, one of the few publicly traded debt buyers in the United States. Before that, she was a partner in the law firm Marshall, Dennehey, Warner, Coleman & Goggin, with responsibility for the firm’s Fair Debt Collections Department. In 2008, along with Manny Newburger, Ms. Sinsley obtained, on behalf of the United States Foreclosure Network, the third formal opinion letter ever issued by the Federal Trade Commission. Also in 2008, Source Media named her one of the top five women in the credit and collection industry. Ms. Sinsley received her undergraduate degree from the University of Wisconsin-Madison and her law degree from South Texas College of Law.

### **Aaron Smith**

Aaron Smith is a senior research specialist for the Pew Internet and American Life Project (Project). His primary areas of research include the role of the internet in the political process, technology in civic life, and online engagement with government. He has also authored research on mobile internet usage, the role of the internet in family life, and demographic trends in technology adoption. Mr. Smith has been with the Project since the spring of 2007. He holds a master’s degree in public affairs and an undergraduate degree with honors from the University of Texas at Austin.

### **Marla Tepper**

Marla Tepper became general counsel of the New York City Department of Consumer Affairs (DCA) in November 2005 and is also the agency’s deputy commissioner for legal affairs. Her strong record of consumer protection enforcement helps ensure New York City’s consumers and businesses benefit from a fair and vibrant marketplace. In addition to overseeing and developing DCA’s legal enforcement strategy, Ms. Tepper is actively engaged in educating consumers and businesses, developing policy, and serving as the Commissioner’s chief legal advisor. Ms. Tepper spent eight years as an assistant U.S. attorney for the Eastern District of New York, where she investigated and prosecuted civil rights cases. She began her career at the Legal Aid Society of New York after graduating from Brooklyn College and Georgetown University Law Center. She has also taught courses at New York University’s Wagner School on public policy and at New York Law School on housing discrimination.

### Rich Turner

Rich Turner has served in the accounts receivable management industry for more than 20 years. He has been privy to the business needs of many agency owners and executives, often leading efforts to create new products to meet those needs. Most recently he has been a leader in the effort to create a secure e-mail product designed to meet the unique needs of the collections and accounts receivable industry.

### Laura E. Udis

Laura Udis is first assistant attorney general for consumer credit in the Colorado Attorney General's Office. In 1988, she was appointed administrator of the Colorado Consumer Credit Code and the Fair Debt Collection Practices Act. Her 18-person staff enforces Colorado's laws on consumer credit, predatory mortgage lending, payday lending, debt collection, debt settlement, credit repair, rent-to-own, and refund anticipation loans. Ms. Udis served as president of the National Association of Consumer Credit Administrators and the North American Collection Agency Regulatory Association. She has spent her entire legal career in public service. She previously represented the Colorado Civil Rights Commission and the Colorado Department of Labor and Employment, and defended the state in criminal appeals. She received her law degree from Boston University School of Law and an undergraduate economics degree with honors from the University of Colorado.

### David C. Vladeck

David Vladeck is the Director of the Federal Trade Commission's Bureau of Consumer Protection. Mr. Vladeck is on leave from Georgetown University Law Center, where he is a professor of law. Before joining the Georgetown faculty, Mr. Vladeck spent nearly 30 years with Public Citizen Litigation Group, handling complex litigation. He has argued a number of cases before the U.S. Supreme Court and more than 60 cases before the Circuit Courts of Appeals and state courts of last resort. Mr. Vladeck testifies frequently before Congress and writes on administrative law, preemption, first amendment, and access to justice issues. In May 2008, *Legal Times of Washington* recognized him as one of 30 "champions of justice," and one of the 90 greatest lawyers in Washington, DC over the past 30 years. Mr. Vladeck is a graduate of New York University and Columbia Law School.

### John Watson

As the chief operating officer (COO) of ARS National Services, Inc. (ARS), John Watson is responsible for leading a team of 600 employees in five call centers across the U.S. These call centers manage charged-off credit card portfolios for the largest credit issuers and purchasers in the world. Mr. Watson also leads the ARS operations strategy and analytics teams. Before becoming the company's COO in 2005, Mr. Watson served as its chief financial officer from 2003 to 2005. Previously, he served in a variety of capital markets, corporate strategy, and auditing

roles over eight years with Ernst & Young, LLP, in Silicon Valley, California. Mr. Watson holds a bachelor of science in commerce degree from Santa Clara University and an MBA from the Kellogg School of Management at Northwestern University. He is also a certified public accountant and member of the American Institute of CPAs.

### Joel Winston

Joel Winston is the associate director of the Division of Financial Practices in the Bureau of Consumer Protection of the Federal Trade Commission (FTC), which enforces federal consumer protection laws relating to credit products, debt collection, debt relief, and other financial products and services. Immediately prior, Mr. Winston was associate director of the FTC's Division of Privacy and Identity Protection, covering privacy, data security, identity theft, and credit reporting. During that position, he served on a presidential Identity Theft Task Force, the advisory board for the *BNA Privacy & Security Law Reporter*, and as an editorial board member and an author for the treatise,

*Consumer Protection Law Developments*. In 2008, Mr. Winston received the Presidential Rank Award of Meritorious Executive. Earlier, he served as a staff attorney and assistant director in the FTC's Division of Advertising Practices. He received his undergraduate degree (with high honors) and law degree (with honors) from the University of Michigan.

### Donald A. Yarbrough

Donald Yarbrough limits his practice to representing consumers under the Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, and the Florida Consumer Collection Practices Act. He has represented consumers in approximately 800 cases before the Southern District of Florida and the Eleventh Circuit Court of Appeals. Mr. Yarbrough is a graduate of the University of Florida College of Law. He attended the University of Chicago and the University of Florida as an undergraduate, earning a bachelor's degree in accounting from the latter.