



Protecting Northwest Consumers

A Common Ground Conference

Hosted by the FTC and Washington State Office
of the Attorney General

Thursday, December 12, 2019
800 5th Ave., Suite 2000, Seattle, WA

8:00 - 8:30am **Registration & Coffee**

8:30 - 8:45am **Introductory Remarks**

Serena Viswanathan

Acting Deputy Director, Bureau of Consumer Protection, Federal Trade Commission

8:45 - 10:15am **Session 1: New Developments in Debt Collection —
From the Conventional to the Digital**

This panel will provide an overview of the current debt collection landscape. Topics will include the CFPB's recently proposed regulations on the use of email, text messages, and social media by third-party debt collectors; recent Washington State legislation and its impact on collections and debtors; and coordinated state law enforcement supervision of debt collection agencies and common regulatory findings observed in debt collection operations.

Moderator:

Nadine Samter

Attorney, Federal Trade Commission

Panelists:

Matt Geyman

Assistant Attorney General, State of Washington

Adam Mayle

Regulatory Counsel, Consumer Financial Protection Bureau

Julia Kellison

Attorney, Northwest Justice Project

Anthony Polidori

Examiner/Investigator, Idaho Department of Finance

10:15 - 10:30am **Break**

10:30 – Noon

Session 2: Privacy, Data, and Vulnerable Consumers

In an increasingly digital economy, a consumer’s online activity can impact access to credit, jobs, housing, and more. The availability of consumer data profiles such as “surveillance scores” presents risks and challenges for particularly vulnerable consumers, including those living in poverty or fleeing violence. This panel will discuss what consumer advocates should be on the lookout for, with input from experts in policy, technology, and litigation.

Moderator:

Colin MacDonald

Attorney, Federal Trade Commission

Panelists:

Pam Dixon

Executive Director, World Privacy Forum

Franzi Roesner

Associate Professor, University of Washington

Robert S. Sola

Attorney, Private Practice

Noon - 1:15pm

Lunch (on your own)

1:15 - 2:30 pm

Session 3: Protecting Our Most Vulnerable — Who Is Victimized and How Can We Help Them?

This panel will begin with a discussion of a three recent economic studies analyzing rates of consumer fraud complaints across different socio-economic populations. The panelists will then explore ways to maximize the effectiveness of outreach and education efforts to vulnerable populations.

Moderator:

Tina Kondo

Assistant Regional Director, Federal Trade Commission

Panelists:

Devesh Raval

Economist, Federal Trade Commission

Doug Shadel

Washington State Director, AARP

Pierre La Rose

Community Engagement Specialist, King County Sheriff’s Office

Elena Huizar

Consumer Services Specialist, Washington Attorney General’s Office

2:30 - 2:45pm **Break**

2:45 - 4:45pm **Session 4: Roundtable —
Identifying and Responding to the Latest Scams**

As consumers and technology become more sophisticated, deceptive schemes also evolve. This roundtable discussion will provide an overview of the latest trends and developments in consumer scams, from the perspective of multiple law enforcement agencies and consumer advocates. The participants will also discuss remediation efforts, including what to do if you are a victim or are working with victims of these scams.

Moderator:

Krista Bush

Attorney, Federal Trade Commission

Participants:

Brett DeLange

Deputy Attorney General, State of Idaho

Chelsea Hicks

Attorney, Northwest Justice Project

Dené Joubert

Manager, Investigations Department, Better Business Bureau Northwest + Pacific

Amy Kerkof

Inspector, United States Postal Inspection Service

Nicola Pfeifer

Senior Competition Law Officer, Competition Bureau (Canada)

Eric Setala

Investigator, Federal Trade Commission

Emily Soli

Senior Assistant Attorney General, State of Wyoming

Shaquille N. Turner

Legal Assistance Attorney, I Corps and Joint Base Lewis McChord

4:45 - 5:00pm **Wrap-Up and Closing Remarks**

Charles A. Harwood

Director, Northwest Region, Federal Trade Commission

Social Hour (Location TBD)

Today's Common Ground conference has been approved by the WSBA for 6.25 hours of MCLE credit (Activity ID 1123610). Sessions 1 and 2 are each approved for 1.5 hours of Law and Legal Procedure credit. Session 3 is approved for 1.25 hours of Other credit (Improving the Legal System), and Session 4 is approved for 2 hours of Other credit (Improving the Legal System).