

10th Annual

NEW YORK STATE CDFI COALITION CONFERENCE



May 7–8, 2019 • Albany, NY

Capital Innovation: New Paths to Funding, Resources, & Partnerships

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NEW YORK STATE CDFI COALITION



Capital Innovation: New Paths to Funding, Resources, & Partnerships

welcome

It is my great pleasure to join all of you as supporters of our communities throughout New York State. In NY we

represent 82 of the 1,066 CDFIs across the US. Having a higher than average concentration of CDFIs in NY, as compared to the rest of our country, we must remain vigilant in our public policy efforts for both state and federal support. As you know, the Trump Administration has attempted to eliminate the CDFI Fund at the Federal level by slashing its funding in both the 2018 and 2019 federal budgets. The New York State CDFI Coalition has been hard at work addressing policy issues at the state and federal levels and will continue to do so this year. At the end of this conference you will have the opportunity to express your areas of concern regarding public policy issues, and I look forward to incorporating them in our public policy initiatives. We have this incredible opportunity to use our data, resources, and stories to make some kind of positive impact on society.

We are proud to be hosting our tenth annual gathering of New York State CDFIs. Over the next two days you will hear from our high caliber speakers and industry experts on topics covering funding, resources and partnerships. This promises to be an impactful conference!

A key element in the success of the NYS CDFI Coalition is the consistent support of our members and sponsors. We really need you here. You make community development work much more successful. We welcome CDFIs, stakeholders, and government officials to join the NYS CDFI Coalition as members and/or sponsors; together, we can make an even bigger difference in the lives and businesses of the people of New York State.

Thank you for joining us today. You are making a difference in our communities.

Linda MacFarlane, Chair

Hubert Van Tol, Vice-Chair

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Hubert Van Tol

presenters and moderators



Keynote Speaker

Dr. Havidán Rodríguez

President, University at Albany

Dr. Havidán Rodríguez took office as the University at Albany's 20th president in September 2017. Before coming to UAlbany, Dr. Rodríguez was the founding provost and executive vice president for academic affairs at The University of Texas Rio Grande Valley (UTRGV).

A respected scholar who studies the socioeconomic impacts of disasters and the economic well-being of minority populations in the United States and Puerto Rico, he formerly directed the University of Delaware's acclaimed Disaster Research Center, the world's first research center devoted to the studying the complex social problems that result from natural and technological disasters and other community-scale crises.

Rodríguez is also a national leader in the area of diversity and inclusion in higher education, having spearheaded transformative efforts to diversify UTRGV's faculty and now accelerating the University at Albany's success toward reaching its vision to be the nation's leading diverse public research university.

Dr. Rodríguez currently co-chairs the NYS Regional Economic Development Council for the Capital Region.



Luncheon Speaker

Adrian Franco, Ph.D.

Director of Community Development Finance at the Federal Reserve Bank of New York

Adrian Franco supervises a portfolio of community development finance initiatives that aim to increase the impact of community investments in low- and moderate-income communities. These initiatives include programs to attract capital to Puerto Rico in the aftermath of Hurricane Maria, regional reports to facilitate flow of Community Reinvestment Act (CRA) capital to distressed areas and tools to support communities in Opportunity Zones. He also chairs the New York Fed's Community Advisory Group, an advisory board of nonprofit organizations, and is a member of the Bank's fintech steering committee.

Previously, Franco oversaw the New York Fed's programs for students and educators and implemented an internship program to foster the institution's diversity goals. Before joining the New York Fed, Franco served as executive director of Qualitas of Life Foundation, a nonprofit organization

advancing financial inclusion. He also held policy related roles at the Mexican Secretariat of Foreign Affairs and Secretariat of Public Education and was responsible for community engagement at President Elect Vicente Fox's transition team.

Franco has a Bachelor of Science degree in business administration from Boston University, and both a Masters in International Affairs and a Ph.D. from Columbia University. His doctorate dissertation is on financial inclusion of Latino immigrants.



George E. Ashton III

George Ashton is the Managing Director of Strategic Investments at the Local Initiatives Support Corporation (LISC). In this role, George leads LISC's multi-dimensional impact investing efforts, pursuing a range of strategic investments that create jobs, fuel small businesses, revitalize commercial areas, improve

housing, expand local incomes and make communities safer and stronger. George will lead the Opportunity Zone investment strategy across LISC and its affiliates, introducing new investors to the investing LISC has done for 40 years, while also expanding the investment asset classes in which LISC and its partners invest.

George previously served as co-founder and president of Sol System, a Washington, D.C.-based renewable energy investment firm. In 2013 he also founded HOPE Impact Investments, a DC-based angel investment group focused on investing in entrepreneurs of color. George has a bachelor's degree in finance and economics from the College of William and Mary and an MBA from the University of Maryland.



Christine AuYeung

Christine is a senior program officer at Robin Hood, where she focuses on finding, funding and partnering with the most effective job training programs that help measurably, and sustainably lift New Yorkers out of poverty. Prior to joining Robin Hood in 2006, Christine

worked for Rockefeller Philanthropy Advisors where she helped develop new funds, including the Gulf Coast Fund, a collaborative effort to rebuild areas affected by Hurricane Katrina.

Christine currently serves on the steering committee of Asian and Pacific Islanders in Philanthropy, New York chapter. She holds a Bachelor of Arts degree in sociology from Hunter College, CUNY.

join us! If you're not already a member, we hope you'll join us! NYS CDFI Coalition Members can serve on Coalition committees, have voting privileges, can serve on the Board, and actively shape the CDFI agenda in New York. Now, more than ever, collaboration is key! Institutions and organizations that are not CDFIs are also welcome to become Associate Members. Visit nyscdfi.org for details and Membership Application.



Louis Caditz-Peck

Now the Director of Public Policy at the LendingClub, Louis has worked to improve economic opportunity from both the CDFI and fintech industries. After focusing on small business and New Markets Tax Credit lending at the CDFI Self-Help in North Carolina, he joined LendingClub six years ago

to launch LendingClub's small business lending program, using technology to offer scalable, responsible lending to fill the gap in access to capital. He has sought to bring the best of fintech and CDFIs together by creating LendingClub's close partnership with the CDFI Opportunity Fund, and by organizing CDFIs, advocates, and fintechs to address predatory small business lending by creating the Small Business Borrowers' Bill of Rights. Louis was instrumental in passing California's small business truth in lending legislation and federal data access legislation. He holds a bachelor's degree from Wesleyan University, attended the MBA program at UC Berkeley, and serves on the board of the California CDFI trade organization CAMEO.



Helene Caloir

Helene Caloir is Director of the New York State Housing Stabilization Fund, LISC's program for administering bank settlements with the US Dept of Justice and the New York Attorney General. She and her team have made and stewarded over 120 grants to cities, towns and

villages, land banks and nonprofits, for housing initiatives in New York State. She previously served at LISC as Policy Director for LISC New York City, as Chief Legal Officer for LISC NYC/New York Equity Fund, and as Associate General Counsel and other roles in the Legal Department.

Prior to LISC, Caloir served as an adjunct professor and administrator at CUNY Law School and as a clerk for Justice Kristin Booth Glen at the Appellate Term, First Department and in Supreme Court New York County. She also prosecuted housing discrimination at the Massachusetts Commission Against Discrimination and fought evictions as an attorney at Bronx Legal Services.

She is a graduate of Johns Hopkins University and New York University School of Law and was a Wasserstein Fellow at Harvard Law School.



Daniel Delehanty

Daniel Delehanty is the Senior Vice President and CRA Officer/Director of Community Development at BNB Bank. A leader in community development for the last 20 years, Daniel got his start in international development. He ran the Trickle Up Program's microenterprise efforts in Africa before serving as

Deputy Executive Director. Later, he turned his attention to community development in the New York area, working as a consultant before serving as Deputy Executive Director with

the Business Outreach Center Network in Brooklyn.

Daniel has served as Director of the Community Affairs Unit at the New York State Department of Financial Services, focusing on partnerships between banks and community groups related to affordable housing, financial education, and small business development. He has also worked on the Community Development Banking teams at Capital One and BNB Bank. A resident of Queens, NY, Daniel is a graduate of SUNY at Stony Brook and attended graduate school at Columbia's School of International and Public Affairs. He is the Chairman of the Board of Directors of the Association for Enterprise Opportunity and is a Board Member of Accion East.



Catherine Domenech

Catherine Domenech is the Vice President, Senior Community Relations Consultant for Wells Fargo's New York market. In this role, Catherine is responsible for Community Relations initiatives, which includes ensuring Wells Fargo is meeting its Community Reinvestment Act (CRA) requirements

as well as managing relationships with key government, community, non-profit and business stakeholders. Previously, Catherine supported the Connecticut market and the Northeast as a member of the Wells Fargo Foundation team. During her 15 years with the company, she has held various roles within Community Relations and Community Bank.

Catherine serves on the board of directors of Bronx-based Preston Center of Compassion; she previously served on the Boards of Neighborhood Housing Services of New Haven and Community Economic Development Fund in Connecticut. She holds a Bachelor of Fine Arts degree from Long Island University.



Jeanique Druses

Jeanique Druses is Vice President and Program Officer in Global Philanthropy at JPMorgan Chase & Co., a global leader in corporate philanthropy with more than \$250 million invested in communities annually. She is responsible for the firm's Small Business and Financial Health philanthropic strategy

for the Northeast United States. Prior to joining JPMorgan Chase & Co. in 2016, Jeanique was the Assistant Director of Resident Business Development in the Office of Resident Economic Empowerment & Sustainability at the New York City Housing Authority. There she designed and launched the Business Development Unit, providing access to business building services to more than 600,000 persons. Jeanique also collaborated with other city agencies and non-profit organizations to develop business programming tailored to the needs of low- and moderate-income entrepreneurs.

Jeanique has held management positions in Operations, Strategic Marketing, Finance, and Business Development at Verizon, Mercedes Benz, and American Express. A Wharton Business School Graduate, with a dual degree in Marketing and Entrepreneurial Management, she also holds a Bachelor of Electrical Engineering from the Georgia

Institute of Technology. Her prior board service includes the Leadership Board of the Council of Urban Professionals and Community2Community, Inc.



John Felton

John Felton is the CEO of Southern Chautauqua Federal Credit Union.

While working at Southeastern Chautauqua County School Employee's Federal Credit Union, John accepted the role of manager of the former Southwestern Area Federal Credit Union. The two credit unions subsequently merged in 1999, and John was named Chief Executive Officer. Since 1999, the credit union has expanded from one branch to nine branches, including three high school branches. John created and developed the "Kid's Credit Union" program, helping over 1200 children across the U.S. to open accounts and save more than \$1.4 million since its start.

John has received numerous honors for his work in financial education. He serves as an officer, Board member, or committee member of the New York State Credit Union Foundation, the New York State Community Development Financial Institution Coalition, and numerous nonprofits in Chautauqua County.



Christopher Illum

Christopher Illum is the Executive Director of the Habitat NYC Community Fund as well as the Vice President of Housing Services at Habitat for Humanity New York City.

Since 2007, Christopher has worked in a variety of positions to develop and preserve low-income homeownership models in New York City.

Christopher received his bachelor's degree in sociology from Temple University in 2005 and master's degree from Hunter College Department of Urban Planning in the winter of 2010.



Kim Jacobs

Kim Jacobs is the President/CEO Community Capital New York, a Community Development Financial Institution (CDFI) serving the Hudson Valley of New York. Under her leadership, Community Capital provides loans to start up and emerging small businesses and provides over 5000 hours annually

of business training, technical assistance and mentoring. In addition, Community Capital provides flexible, innovative financing to developers of affordable housing and to not for profit agencies. Previously, Ms. Jacobs held positions in Economic Development in Rochester, NY, Marin County, CA and Sioux Falls, SD. She has an MS in Urban and Regional Planning from the University of Iowa and an MBA in Finance from Pace University. In 2000 she was selected as a Fannie Mae Fellow, Program for State and Local Executives, John

F. Kennedy School of Government, Harvard University. She serves on the New York State Mid-Hudson Regional Economic Development Council.



Kayla Jeffrey

Kayla Jeffrey is a Loan Officer at The Leviticus Fund. She works closely with the Executive Director and Senior Loan Officer in business development and customer relations, supporting the development of new lending programs and products and completing initial loan feasibility assessments. Prior to

Leviticus, she worked as a Development Assistant and Leasing Specialist with Regan Development Corp, which specializes in affordable housing and special needs housing. Kayla has earned a Master of Science degree in Sustainable Urbanism from the University College in London and holds a B.A. in Urban Studies and a Planning degree from The University at Albany.



Cathi Kim

Cathi is the Director of Inclusiv/Capital at Inclusiv, a national CDFI that works with community development credit unions to strengthen financial inclusion. Collectively CDCUs serve more than 9 million members of underserved communities and represent \$90 billion in community-controlled assets. Cathi

is responsible for raising and connecting capital to support Inclusiv's mission, and she works in market analysis and strategy development. Investment partnerships in her portfolio have leveraged more than \$200 million in direct asset building investments in low- and moderate-income communities. Cathi serves on the Leadership Collective of the Wellesley Racial Justice Initiative and is a member of the CDFI Women's Network, New Yorkers for Responsible Lending, and an advisor to Hudson River Flows.



Brian H. Montgomery

Brian Montgomery serves as Deputy Superintendent at the New York State Department of Financial Services. Mr. Montgomery leads the Department's Consumer Examinations Unit and manages consumer compliance, fair lending, and Community Reinvestment Act examinations. He previously

served as Supervising Counsel for Civil Investigations at the Department, managing investigations and enforcement actions involving potential violations of state and federal consumer financial laws. He was previously an Assistant Attorney General in the Bureau of Consumer Frauds and Protection at the New York State Office of the Attorney General. Mr. Montgomery graduated from Colgate University in 1999 and *cum laude* from Lewis & Clark Law School in 2006.



Nancy Park

Nancy Park is currently a program officer at the Robin Hood Foundation, where she is focused on financial inclusion, legal services, benefits access, and investing in other innovative ways to help low-income New Yorkers' earnings go further. Prior to joining Robin Hood, Nancy worked with early-stage social entrepreneurs at 118 Capital and was a management consultant at Deloitte Consulting. Nancy holds a Bachelor of Sciences in commerce from the University of Virginia.



Christie Peale

Christie was named CEO and Executive Director of the Center for NYC Neighborhoods in February 2012. Under her leadership, the Center has become a leading local and national voice for affordable homeownership, while greatly expanding its portfolio of services for homeowners. Christie has been instrumental in organizing foreclosure prevention services statewide with the New York Attorney General's Office, raising millions of dollars for homeowners recovering from Hurricane Sandy, and launching a \$7.5 million resiliency program for coastal communities. Christie oversaw the expansion of the New York State Mortgage Assistance Program with an \$80 million loan fund. Before joining the Center, she worked in affordable housing preservation for the New York State Housing Finance Agency, and spent several years in healthcare advocacy for vulnerable populations. Christie has a B.A. from Harvard College and a Master of Social Work degree in Community Organizing and Planning from Hunter College.



Clifford N. Rosenthal

Cliff Rosenthal is a nationally and internationally recognized leader and innovator in bringing financial services to low-income communities and consumers through credit unions. He is the author of *Democratizing Finance: Origins of the Community Development Financial Institutions Movement*.

During 30-plus years as CEO of the National Federation of Community Development Credit Unions (now called *Inclusiv*) he authored the first concept paper for the establishment of the Community Development Financial Institutions (CDFI) Fund of the U.S. Treasury Department. Under his direction, the federation invested more than \$100 million in local credit unions, with funds raised from the CDFI Fund, social and religious investors, major banks, and foundations. He cofounded and led the national CDFI Coalition.

Rosenthal launched the Office of Financial Empowerment of the federal Consumer Financial Protection Bureau (CFPB), improving access to financial services for low-income and economically vulnerable consumers. Since 2014, he has worked as a consultant.

Trained as a Russian historian at Columbia University (B.A.

and M.A.), Cliff received a mid-career fellowship from the Charles H. Revson Foundation to study the management of financial institutions. He has received numerous awards and has served on the Consumer Advisory Council of the Federal Reserve System and in many other advisory roles.



Karen Schoellkopf

Karen Schoellkopf is the co-founder of Leap Fund, a financial solution that lifts people over the benefits cliff, creating a path towards self-sufficiency and financial independence. Previously, she has been a product strategist and end-to-end product lead on projects for Samsung, Target, Verizon, Meetup, Spotify, the American Medical Association, and more, and led Product at VoteRunLead (which trains women to run for office). She launched Hire More Women In Tech in 2014 (making the business case for women in leadership positions in tech), and realnames.online in 2016 (about the dangers of "real name" defaults in social platforms). She received her MFA from the School of Visual Arts, and her BA from Binghamton University.



Shagun Singh

Shagun Singh is the co-founder of Prana, a mobile app that digitizes informal lending circles popular within immigrant communities in the US. She is also the principal designer and co-founder at Urban Matter Inc., a mission-based art, design, and technology studio in Brooklyn, NY. Shagun seeks to leverage emerging technology to create meaningful products that make everyday tasks simpler. She received her Master's Degree from the Interactive Telecommunications Program at Tisch School of Arts and her undergraduate degree at the Center for Environmental Planning and Technology at Ahmedabad, India. She is an adjunct professor in a Product Design Program at the University of Arts in Philadelphia.



Melanie Stern

Melanie Stern is the CRA Officer and Director of Consumer Lending at Spring Bank, a CDFI/ B-Corp bank, based in the South Bronx with branches in the Bronx and West Harlem. Ms. Stern is responsible for the development and marketing of affordable consumer loan products that support the asset building mission and the community development activities of the bank including non-profit partnerships. Prior to joining Spring Bank, Ms. Stern was the Senior Program Officer at the National Federation of Community Development Credit Unions where she spearheaded responsible lending initiatives at credit unions, developing consumer and small business loan products and building financial inclusion programs for targeted demographic groups. She also served as the Director of the New York State CDFI Coalition and Director of Small Business Lending at Community Capital New York. Ms. Stern

has an MBA from NYU's Stern School of Business and a Masters degree from Columbia's School of International and Public Affairs.



Sabrina Stratton

Sabrina Stratton currently serves as First Vice President, Commercial Banking for Amalgamated Bank. In this role, Sabrina leads the bank's commercial banking and strategy for its social impact and labor clients in the Northeast. Previously, Sabrina took on roles of increasing responsibility at Wachovia Bank,

SunTrust Bank, Arvest, and JP Morgan Chase. Sabrina holds a BSBA (Accounting) from Old Dominion University. She serves as a board member for the Fair Housing Justice Center, Center School, and PS 9 Elementary School.



Yuliya Tarasava

Yuliya Tarasava is the COO and Co-founder of CNote, an impact investment platform delivering competitive returns by investing in women, minorities and low-income communities across America through partnerships with CDFIs. Yuliya focuses on leveraging financial tools to increase economic opportunity for everyone.

Previously, Yuliya led the quantitative due diligence for over 20 mutual funds across multiple asset classes for AMG Funds. Later at Summit Rock Advisors, she co-developed the proprietary analytics and risk management framework for a portfolio of over \$10B in assets. As an Acumen Global Fellow, she ran strategy and operations for a micro-financial institution in Nairobi that supports farmers and small-to-medium agro-businesses throughout Kenya.

Yuliya was born and raised in Belarus and moved to the United States in 2004. She is a CFA charterholder.



Matt Tipple

Matt Tipple is an Executive Director, Market Leader and Client Advisor at J.P. Morgan Private Bank. In this role, Matt leads a team of Client Advisors and also consults directly with families and related foundations. Originally from Upstate New York, Matt is committed to helping clients in the region preserve and

grow their wealth.

Matt was previously the Market Executive for Middle Market Commercial Banking in Rochester, leading a team of bankers. He was responsible for relationship management and for overseeing the area's largest accounts. He has held institutional investment and fixed income portfolio management roles in Burlington, Vermont; Boston, Amsterdam and London.

Matt holds a B.A. in Economics from the University of Vermont and an MBA from the University of Rochester. He

is a board member of the Greater Rochester Chamber of Commerce.



Linda Tvrdy

Linda Tvrdy is a co-founder and President of DaisyDebt.org, a nonprofit technology organization that empowers low-income consumers to protect themselves against the claims made by third-party debt buyers. Linda practiced commercial civil litigation for several years after earning her JD from the George Washington

University National Law Center. In 2013 she earned a doctorate in 19th Century legal and constitutional history at Columbia University. Linda advocates for technology and open data to increase access to justice and to improve the processes of judicial administration. She is also an Instructor with Columbia University's Committee on Global Thought.



Hubert Van Tol

Hubert Van Tol is the President of the PathStone Enterprise Center in Rochester, New York. PECE is an affiliate of PathStone Corporation, a large community development corporation which provides a variety of services in seven states and Puerto Rico. The Enterprise Center originates and services

micro loans and small business loans and second mortgage housing loans for borrowers who are unable to get credit elsewhere. Hubert is V.P. of the New York State CDFI Coalition board, a member of the National Community Reinvestment Coalition's Bankers Community Collaborative, and has worked on lending and community development issues since the early 1980s. He served on the Federal Reserve's Consumer Advisory Council from 2002–2004. He also serves on the New Markets Tax Credit advisory board of CEI Capital Management LLC.



Jenny Yang

Jenny Yang is a Senior Program Officer for the Neighborhood Impact Program in Enterprise's New York market. She manages initiatives that build the capacity of affordable housing organizations to successfully steward their internal operations. She oversees \$600,000 in annual grants to support

between 15 and 20 affordable housing organizations through the HUD Section 4 Capacity Building Program. In 2017, Ms. Yang launched the Community Land Trust Capacity Building Initiative to support the formation and development activities of six community land trusts. She has developed and implemented the Enterprise Leadership Institute and the Enterprise Asset Management University program. Previously, Ms. Yang interned with the State of New York Mortgage Agency, the New York City Department of City Planning and the Local Initiatives Support Corporation. Ms. Yang holds a Master of Urban Planning (MUP) and a BA in sociology and urban and public policy from the University at Buffalo, SUNY.

conference agenda

Tuesday, May 7

- 10:30 a.m. **Registration Opens**
- 11:00 a.m. **Welcome** SALONS A/B
SPEAKER: Linda MacFarlane, Board Chair, NYS CDFI Coalition
- 11:15 a.m. **Keynote Address** SALONS A/B
Universities as Partners and Anchors in our Communities
SPEAKER: Dr. Havidán Rodríguez, President, University at Albany
- 12:00 p.m. **Lunch** THE EMPIRE ROOM
- 12:30 p.m. **CDFIs: Catalysts for Equitable Growth**
SPEAKER: Dr. Adrian Franco, Director of Community Development Finance and Officer, Federal Reserve Bank of New York
- 1:30 p.m. **Plenary Session 1** SALONS A/B
Investments to Combat Income Inequality
MODERATOR: Kim Jacobs, President/CEO, Community Capital New York
PANELISTS: Jeanique Druzes, JPMorgan Chase Global Philanthropy; Christine AuYeung, Robin Hood Foundation; Sabrina Stratton, Amalgamated Bank
- 2:45 p.m. **Break**
- 3:15 p.m. **Plenary Session 2** SALONS A/B
Benefits to Being a CDFI
MODERATOR: Matt Tipple, JPMorgan Chase & Co.
PANELISTS: *Credit Unions*: Cathi Kim, Director, Inclusiv/Capital, & John Felton, CEO, Southern Chautauqua FCU; *Community Banks*: Melanie Stern, Director, Consumer Lending, Spring Bank; *Nonprofit Non-depository Loan Funds*: Hubert Van Tol, President, PathStone Enterprise Center
- 4:45 p.m. **Break**
- 5:30 p.m. **Networking Reception** THE EMPIRE ROOM
With “Democratizing Finance” Book Signing by Cliff Rosenthal

Wednesday, May 8

- 7:30 a.m. **Breakfast** SCHENECTADY/TROY ROOM
- 8:30 a.m. **Housing Workshop** ALBANY ROOM
Investments for Aging Housing Stock
MODERATOR: Christie Peale, Executive Director of Center for NYC Neighborhoods
PANELISTS: Greg Maher, Leviticus Fund; Christopher Illum, Habitat for Humanity Community Fund; Helene Caloir, NYS Housing Stabilization Fund at LISC; Jenny Yang, Enterprise Community Partners
- 9:45 a.m. **Break**
- 10:15 a.m. **Small Business Workshop**
Attracting Innovative Investment in Small Business
MODERATOR: Daniel Delehanty, BNB Bank
PANELISTS: Yuliya Tarasava, Cnote; Catherine Domenech, Wells Fargo Community Relations; George Ashton, LISC
- 11:30 a.m. **Break**
- 11:35 a.m. **Concluding Plenary Session** SALONS A/B
NYS CDFI COALITION Policy Committee presents on recent policy work and responds to member concerns.
MODERATOR: Linda MacFarlane, Board Chair, NYS CDFI Coalition
- Boxed lunches available for pickup by 12:00 p.m.**
- 7:30 a.m. **Small Business & Consumer Lending Workshop** SALONS A/B
How New York State Can Fight Predatory Lending
MODERATOR: Cliff Rosenthal, Archer & Rosenthal Consulting & Author, “Democratizing Finance”
PANELISTS: Louis Caditz-Peck, Director of Public Policy at the LendingClub; Brian Montgomery, NYS DFS Consumer Examinations Unit; John Felton, Southern Chautauqua FCU
- 11:30 a.m. **Consumer Workshop**
FinTech Fixes to Policy Problems
MODERATOR: Nancy Parks, Robin Hood Foundation
PANELISTS: Karen Schoellkopf, Co-Founder, Leap Fund; Linda Trvdy, President and Co-Founder of Daisy Debt; Shagun Singh, Principal at Urban Matter, Co-Founder of pranaapp.com