

Monday, March 12, 2018

2:50PM - 3:50PM

Student Lending

Floridian Salon J

Beyond the Status Quo: Ways Private Lending Can Complement Federal Student Loans

With \$1.5 trillion in student loan debt and many borrowers struggling to repay, the status quo in the student lending market is ripe to be challenged. Join one of the Trump Administration's top officials responsible for federal student lending to discuss the state of student lending and the Administration's view of challenges and opportunities to allow private lending to complement federal lending.

Speaker(s):

Brad Conner, *Vice Chairman, Consumer Banking, Citizens Financial Group*

Wayne Johnson, *Chief Strategy and Transformation Officer, Federal Student Aid*

4:00PM - 5:00PM

Fair & Responsible Banking, Student Lending

Bonnet Creek Salon II

Machine Learning, Alternative Data & Marketing: Staying Ahead of the Curve

Hear how financial institutions are using machine learning and alternative data to reach current and prospective customers. Industry experts will also discuss how banks and partners are exploring this new world of infinite data and algorithms as well as what techniques they have found to be challenging. Attendees will also hear how technology companies are using these methods given they are not under regulatory scrutiny. This session will provide a roadmap for institutions to consider and address with lines of business and partners.

Speaker(s):

Kevin Petrasic, *Partner, White & Case, LLP*

Mark Schultz, *Senior Director, Fair Lending, Capital One Bank*

Tuesday, March 13, 2018

9:20AM - 10:20AM

Student Lending

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Beyond the Bank: Tackling Student Loan Debt Together

Increasingly, employers are teaming up with Fintechs to help employees better manage their student loans. With college costs increasing and recent graduates

entering the workforce with mountains of education-related debt, many HR professionals view providing assistance with student debt as a key to recruiting and retaining the best and brightest talent. This forum will discuss how employer-funded repayment programs are structured, promoted and used, as well as ways banks could participate in these programs.

Speaker(s):

Matt Beecher, *Chief Executive Officer*, Student Loan Genius

Michael McFarlane, *Senior Vice President*, Student Lending, Citizens Bank

Scott Thompson, *Chief Executive Officer*, Tuition.io

10:55AM - 11:55AM

Student Lending

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States' Assault on Student Loan Servicing

California, Illinois and other states have recently pursued new laws and regulations on student loan servicing. Join us to examine trends in student loan servicing laws and regulations springing up at the state level and the federal government's potential response.

Speaker(s):

Winfield Crigler, *Executive Director*, Student Loan Servicing Alliance

John Culhane, Jr., *Partner*, Ballard Spahr LLP

Mary Dwyer Pembroke, *Director & Senior Counsel*, Discover

1:45PM - 2:45PM

Student Lending

Floridian Salon J

Crunching the Numbers on Student Debt

An important topic among researchers and economists today is the high level of student debt. Join us in reviewing recent studies on student lending – both graduate and undergraduate – and default rates. Finally, panelists will discuss the impact student loan debt is having on post graduate financial decisions. Find out what it means for the future of the industry and our economy.

Speaker(s):

Lisa Mitchell, *Vice President & Central Region Head*, Sallie Mae

Wilbert van der Klaauw, *Senior Vice President and Director of the Center for Microeconomic Data, Research and Statistics*, Federal Reserve Bank of New York

John Vidovich, *Vice President, Business Development*, Discover

3:15PM - 4:15PM

Student Lending

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Takeaways from Student Loan Litigation

A review of significant recent student loan litigation, including suits brought by the CFPB and state attorneys general, will provide insight into the enforcement

postures of federal and state governmental actors. Join this discussion of “lessons-learned” and potential impacts concerning business models and practices.

Speaker(s):

Tom Levandowski, *Senior Company Counsel and Senior Vice President, Wells Fargo Law Department - Consumer Banking and Corporate Regulatory Division, Wells Fargo*
Jacob Spencer, *Associate Attorney, Gibson Dunn*

4:25PM - 5:25PM

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The Brave New World of CFPB Student Lending Compliance

Over the past year, the CFPB has been involved in a host of enforcement actions against companies in the student lending space, in addition to highlighting issues in student lending through complaint snapshots and public events. With Director Cordray's departure from the Bureau, industry leaders anticipate a major shift in how the agency engages with lenders moving forward. This session will offer insight to what past Bureau actions mean for your organization and how the CFPB will treat lenders in a post-Cordray world.

Participants will be able to:

- Discuss CFPB enforcement actions in the student lending space
- Describe what past Bureau actions in student lending will mean for the banking industry moving forward
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Anand Raman, *Partner, Consumer Financial Services; Litigation; Government Enforcement and White Collar Crime, Skadden, Arps, Slate, Meagher, & Flom, LLC*
Mark Smith, *Executive Vice President, Consumer Lending Portfolio Manager, SunTrust Banks*