



04/01/2019 9:00AM - 10:00AM

Deep Dive Workshop, Student Lending

Chesapeake K-L

Banks Are All The Same (Or So Consumers Think): Differentiating In A Time Of Perceived Equivalence

In a seemingly commoditized banking environment, consumers often think that all banks are the same. This perceived lack of brand differentiation - combined with consumers' shifting digital behaviors, evolving needs, and rising expectations - puts banks in a tough spot as they seek to engage prospects, improve the customer experience, and win a greater share of attention and wallet.

Join Equifax and guest speaker Peter Wannemacher, Principal Analyst at Forrester as we share suggestions to help you differentiate in the eyes of today's digital savvy consumer.

04/01/2019 12:15PM - 1:30PM

Student Lending

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Banking on Student Loans NOW

With double-digit default rates on federal loans and the untested nature of student loan fintechs, bank-originated student loans can offer superior, customer-oriented financing for higher education needs.

In this session, you will learn:

- How the tailored nature of private student loans offered by banks can be more affordable, responsible options for borrowers than federal one-size-fits-all loans;
- The risky nature of relying on untested lenders to make on-time disbursements during college and surviving future economic downturns throughout the repayment of the loan; and
- What banks are doing to set themselves apart from student loans offered by fintechs and the federal government.

Speaker(s):

Christine Roberts, *Head of Student Lending*, Citizens Financial Group, Inc.

Kelly Christiano, *Senior Vice President*, Private Student Loans, Sallie Mae

John Rasmussen, *Executive Vice President & Business Leader*, Personal Lending, Wells Fargo

Daniel Meyers, *Chairman and CEO*, Cognition Financial

Moderator:

Daniel Meyers, *Chairman and CEO*, Cognition Financial

04/01/2019 1:40PM - 2:40PM

Student Lending

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New Leadership, New Outlook for Federal Student Aid?

The U.S. Department of Education's Office of Federal Student Aid (FSA) has a new Chief Operating Officer in charge of the Federal Government's \$1.5 trillion student loan portfolio. With federal student loan delinquency and default rates in the double digits and obstacles to a proposed revamp of its loan servicing operations and systems, FSA has its share of challenges ahead, but new leadership also brings with it an opportunity for a fresh start.

In this session, you will learn:

- The current status of FSA's \$1.5 trillion student loan portfolio.
- What's next for FSA's NextGen proposal.
- How "good stewardship" can be a focal point at FSA.

Speaker(s):

Mark Brown, *Chief Operating Officer*, Federal Student Aid

John Vidovich, *Vice President, Business Development*, Discover Financial Services, Inc.

Moderator:

John Vidovich, *Vice President of Business Development*, Discover Financial Services

04/02/2019 9:20AM - 10:20AM

Default Management, Student Lending

Chesapeake 7-9

Can You Hear Me Now? Recent Developments in TCPA

The explosion of Telephone Consumer Protection Act (TCPA) litigation since 2015 has created a myriad of headaches for businesses looking to contact their customers. With potential action at the Federal Communications Commission and U.S. Supreme Court, come hear what is next in the realm of TCPA.

In this session, you will learn:

- The likelihood of TCPA reforms, whether through the FCC or U.S. Supreme Court;
- What reforms could look like, and what they will mean for your institution; and,
- How to best steer clear of TCPA violations, and costly lawsuits.

Speaker(s):

Eric Troutman, *Attorney*, Squire Patton Boggs

04/02/2019 10:55AM - 11:55AM

Student Lending

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The Federal Higher Education Agenda

Student debt is a top concern among many voters and, therefore, policymakers. With the race for the White House in 2020 already underway, what's possible for higher education reform in the near term?

In this session, you will learn:

- Capitol Hill's approach to student debt and Higher Education Act reauthorization;
- The Trump Administration's agenda for higher education, including the potential for regulatory reform at the Department of Education and related agencies; and
- Where are the areas of common-ground on higher education policy.

Speaker(s):

Rebekah Jurata, *Special Assistant to the President*, National Economic Council

Kathy Valle, *Senior Policy Advisor, Chairman's Staff*, U.S. House of Representatives Committee on Education and Labor

Isaac Boltansky, *Director of Policy Research*, Compass Point Research and Trading, LLC

Amy Jones, *Education and Human Services Policy Director, Ranking Member's Staff*, U.S. House of Representatives Committee on Education and Labor

Moderator:

Isaac Boltansky, *Director of Policy Research*, Compass Point Research & Trading, LLC

04/02/2019 1:45PM - 2:45PM

Student Lending

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Market Impact of Federal Student Lending

College tuition has skyrocketed in recent years and it seems there is no end in sight. Could the increase in direct federal lending be the reason why?

In this session, you will learn:

- How changes in federal policies have crowded out the private marketplace;
- If leading experts believe there is a correlation in rising tuition and virtually uncapped federal lending; and
- How an increase in private lending could help contain college costs.

Speaker(s):

Jason Delisle, *Resident Fellow*, American Enterprise Institute

Kenneth Megan, *Senior Policy Analyst*, Bipartisan Policy Center

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

Moderator:

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

04/02/2019 3:15PM - 4:15PM

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States vs. Feds: Battle on Student Debt

With a new slate of regulators in Washington viewed as more “industry friendly,” state legislatures, attorneys general and consumer groups are working to make their mark on student loan debt issues.

In this session, you will learn:

- The latest on state servicing laws, consumer bills of rights and enforcement actions taken at the state level;
- How the Department of Education has acted to claim federal preemption authority over federal student loan servicing; and,
- What’s next in the fight between states and the federal government over student lending.

Speaker(s):

Keith Anderson, *Partner*, Bradley, LLP

Tom Levandowski, *Managing Counsel and Senior Vice President*, Legal Department, Wells Fargo

Moderator:

Tom Levandowski, *Managing Counsel and Senior Vice President*, Legal Department, Wells Fargo

04/02/2019 4:25PM - 5:25PM

Digital Channels, Student Lending

Chesapeake D-F

Lessons from the Fintech Playbook

Customer experiences are constantly evolving, with new players in the market forcing financial institutions to re-think and evolve their customer relationships. Examine how banks can learn from fintechs and their approaches to user and customer experiences.

In this session, you will learn:

- How fintechs distinguish their operations from financial institutions;
- How your institution can use relationships with fintechs to your advantage; and
- Which customers are most likely to use the suite of services offered exclusively by fintechs.

Speaker(s):

John Pitts, *Policy Lead*, Plaid

Devon Sherman, *Founding Director*, MassChallenge FinTech, MassChallenge FinTech

Julie Colarusso, *Senior Vice President*, Digital Channel Solutions Director, Eastern Bank

Christian Widhalm, *Senior Vice President*, Lending Partners, LendKey

Moderator:

Julie Colarusso, *Senior Vice President*, Digital Channel Solutions Director, Eastern Bank