

Leadership Forum on Inclusive Finance

InterContinental Washington
D.C. - The Wharf
Washington, D.C.

February 5 - February 7, 2025

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About the Aspen Institute Financial Security Program

The Aspen Institute Financial Security Program's (Aspen FSP) mission is to illuminate and solve the most critical financial challenges facing American households and to make financial security for all a top national priority. We aim for nothing less than a more inclusive economy with reduced wealth inequality and shared prosperity. We believe that transformational change requires innovation, trust, leadership, and entrepreneurial thinking. Aspen FSP galvanizes a diverse set of leaders across the public, private, and nonprofit sectors to solve the most critical financial challenges. We do this through deep, deliberate private and public dialogues and by elevating evidence-based research and solutions that will strengthen the financial health and security of financially vulnerable Americans. To learn more, visit AspenFSP.org, join our mailing list at <http://bit.ly/fspnewsletter>, and follow [@AspenFSP](https://twitter.com/AspenFSP) on X and [The Aspen Institute Financial Security Program](https://www.linkedin.com/company/aspen-institute-financial-security-program) on LinkedIn.

We are grateful to all of the sponsors of our work on building a more inclusive financial system. Their financial support made the Leadership Forum possible.

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Welcome from the Aspen Institute

Welcome to the inaugural Aspen Leadership Forum on Inclusive Finance. We are honored to convene this dynamic group of leaders and innovators who share a commitment to shaping a more secure financial future for all, particularly for those in the bottom half of the wealth distribution. Over the next three days, we will explore transformative forces such as the rise of AI, digital assets, the evolving nature of trust, and the changing data landscape— which hold the power to reshape the financial system and, ultimately, the lives of countless households.

The work we undertake here is deeply consequential. A stable financial future for individuals and families is foundational to financial security in the United States. It means ensuring that households can meet their basic needs, adapt to challenges, and pursue their aspirations. Our discussions will center on how we can leverage emerging technologies, modernize systems, and bend the shape of our financial system to deliver better outcomes for households.

Our agenda is designed to push boundaries and spark collaboration. Beginning with our opening session on *The Future of a Digital Financial System and What It Can Deliver for Households*, we will dive into the critical issues reshaping our financial landscape. Sessions will challenge us to consider how households are experiencing these changes, how data and new technology are reshaping the system, and how trust will play into this future. Through dialogue, lightning talks, and breakout discussions, we aim to generate actionable insights and forge partnerships that will drive innovation and renewed sense of a shared purpose.

We have assembled an extraordinary group of discussants across the financial system who bring deep expertise and diverse perspectives. Their contributions will guide us as we examine our critical question: Given major forces of change in our financial system, how do we ensure over the next ten years that we deliver a more secure financial future for those in the bottom half of the wealth distribution?

Your presence here is a testament to your dedication, expertise, and vision for a financial system that works for everyone. Together, we can navigate the challenges ahead, seize opportunities for transformative change, and build solutions that align with our shared values.

We are deeply grateful to our financial supporters, whose generosity has made this gathering possible. We hope this Forum provides you with new insights, inspires bold ideas, and strengthens the connections needed to enact meaningful change. Most importantly, we hope it expands your vision of what is possible for the future of finance and your role in leading this change. In addition, we sincerely thank the Advisory Group for their invaluable guidance and contributions in shaping the content of this agenda.

Thank you for being part of this journey. We look forward to the conversations, partnerships, and innovations that will emerge over the next few days.

Sincerely,



Ida Rademacher

Vice President
Aspen Institute
Co-Executive Director
Aspen Institute Financial Security Program



Kate Griffin

Director, Inclusive Financial System
Aspen Institute Financial Security Program



Erin Borg

Associate Director, Inclusive Financial System
Aspen Institute Financial Security Program

Schedule at a Glance

Wednesday, February 5

4:30 PM	Registration Opens
5:00 PM	Opening Remarks
5:15 PM	The Future of a Digital Financial System and What It Can Deliver for Households
6:00 PM	Evening Reception and Dinner

Thursday, February 6

7:30 AM	Breakfast Available
8:30 AM	Opening Remarks
9:00 AM	Living the Ledger: Households and the Evolving World of Finance
9:40 AM	Whole Group Dialogue
10:00 AM	Lightning Talk: Financial Stability-Government Payments as an On-Ramp to the Financial System
10:15 AM	Break
10:45 AM	Digital Assets and the Next Decade of Finance
11:30 AM	Whole Group Dialogue
11:45 AM	Lightning Talk: Climate Resilience
12:00 PM	Lunch Available
1:00 PM	The Power of Data To Reshape Our System and Small Roundtables
2:35 PM	Whole Group Discussion
2:45 PM	Wrap Up
3:00 PM	Offsite Activity
5:00 PM	Break
6:00 PM	Offsite Dinner

Friday, February 7

8:00 AM	Breakfast Available
9:00 AM	Opening Remarks
9:15 AM	Trust: In What and So What?
10:00 AM	Break
10:20 AM	Opportunities and Challenges: Predictions for 2035
10:45 AM	Whole Group Dialogue
11:45 AM	Wrap Up and Event Closing
12:00 PM	Lunch Available

Agenda

2025 Aspen Leadership Forum on Inclusive Finance

February 5 - 7, 2025

InterContinental Washington D.C. - The Wharf, Washington, D.C.

Driving purpose: Given major forces of change in our financial system (changing nature of data, AI, crypto, the nature of trust), how do we ensure over the next ten years that we deliver a more secure financial future for those in the bottom half of the wealth distribution?

Wednesday, February 5, 2025

4:30 PM

Registration Opens

Algonquian Foyer

5:00 PM

Opening Remarks

Algonquian Room

- **Ida Rademacher**, Vice President and Co-Executive Director, Aspen Institute Financial Security Program

5:15 PM

The Future of a Digital Financial System and What It Can Deliver for Households

Algonquian Room

We stand at the crossroads of profound change in the financial system, driven by transformative forces both internal and external. From technological innovations reshaping products and business models to shifts in jobs, benefits, and rising living costs are fundamentally altering households' financial realities. Coupled with a new administration, these trends demand a reevaluation of pathways to financial security. This session will explore the critical forces shaping the next decade and challenge leaders to harness these changes to expand financial security and create wealth-building opportunities for more households.

Featured Discussants

- **David Silberman**, Senior Advisor, Financial Health Network
- **Raj Date**, Managing Partner, Fenway Summer LLC
- **Kate Griffin**, Director, Inclusive Financial System, Aspen Institute Financial Security Program (moderator)

6:00 PM

Evening Reception and Dinner

Algonquian Room

Thursday, February 6, 2025

7:30 AM

Breakfast Available

Algonquian Foyer

8:30 AM

Opening Remarks

Algonquian Room

- **Kate Griffin**, Director, Inclusive Financial System, Aspen Institute Financial Security Program

9:00 AM

Living the Ledger: Households and the Evolving World of Finance

How are households experiencing the financial system? With the proliferation of new products and tools, including peer to peer payments, BNPL, and digital assets, what does it all mean for households? This session will ground the forum in how households are interacting with the financial system, and what it means for the next decade.

Featured Discussants

- **Leigh Phillips**, CEO, SaverLife
- **Ram Palaniappan**, CEO and Founder, EarnIn
- **Erin Archuleta**, Global Head of Policy Partnerships and Community Impact, Block
- **Erin Borg**, Associate Director, Inclusive Financial System, Aspen Institute Financial Security Program (moderator)

9:40 AM

Whole Group Dialogue

10:00 AM

Lightning Talk: Financial Stability - Government Payments as an On-Ramp to the Financial System

- **Indivar Dutta-Gupta**, Distinguished Visiting Fellow and Senior Advisor, National Academy of Social Insurance

10:15 AM

Break

10:45 AM

Digital Assets and the Next Decade of Finance

Digital assets, including cryptocurrencies and stablecoins, are reshaping the financial landscape and sparking critical debates about their future. This session will delve into key questions: Who is using crypto, and for what purposes? How is the evolving policy landscape influencing adoption, innovation, and regulation? And what role will digital assets play in shaping the broader financial system over the next decade? Join us to explore the potential of these technologies, the challenges they present, and their implications for financial inclusion, stability, and the future of global finance.

Featured Discussants

- **Carole House**, Special Advisor for Cyber and Critical Infrastructure, White House National Security Council (former)
- **Adilah Holivay**, Co-Founder, DNA Legacy Blockchain Brokerage
- **Matt Homer**, General Partner, The Venture Dept.
- **Jennifer Lassiter**, Board Director, Digital Dollar Project (moderator)

11:30 AM

Whole Group Dialogue

11:45 AM

Lightning Talk: Climate Resilience

- **Peter Zetterli**, Climate Lead, CGAP

12:00 PM

Lunch Available
Algonquian Foyer

1:00 PM

The Power of Data to Reshape Our System

This panel will set up the conversation on what the changing nature of data availability means for the financial system and send people to breakout discussions immediately following. How does greater data availability re-shape our financial system? How does a world of more information about consumers change business models? How does it change opportunities and risks for households, whether it's through better pricing of risk or more vulnerability to fraud and scams?

Featured Discussants

- **John Pitts**, Head of Industry Relations, Plaid
- **Melissa Koide**, CEO, FinRegLab
- **Courtney Robinson**, Head of Policy & Communications, Akoya LLC
- **Alex Johnson**, Founder, Fintech Takes (moderator)

Breakout Discussions

1. AI/ML in Consumer-Facing Services | *Pearl Room*
 - **Laila Bera**, Graduate Fellow, Aspen Institute Financial Security Program (moderator)
2. Pricing of Risk (Open Banking) | *Algonquian Room*
 - **David Ehrich**, Senior Policy Advisor, Aspen Institute Financial Security Program (moderator)
3. Consumer-Permissioned Data Sharing | *Marina Room*
 - **Kate Griffin**, Director, Inclusive Financial System, Aspen Institute Financial Security Program

2:35 PM

Report Back

Algonquian Room

2:45 PM

Day 2 Wrap Up

- **Kate Griffin**, Director, Inclusive Financial System, Aspen Institute Financial Security Program
- **Erin Borg**, Associate Director, Inclusive Financial System, Aspen Institute Financial Security Program

3:00 PM

Offsite Activity

Option 1: Guided Tour of the Rubell Art Museum, 65 I St SW, Washington, DC 20024

On this docent-led tour, you'll delve into the museum's rich, diverse collection, which spans a variety of mediums, from painting and sculpture to photography, video, and installation art. As you explore the museum's ever-evolving exhibits, you'll engage with works by celebrated contemporary artists such as Kehinde Wiley, Yayoi Kusama, and Jean-Michel Basquiat, alongside emerging voices whose art challenges convention and provokes conversation. Whether you're an art enthusiast or new to the world of contemporary art, this tour promises to deepen your appreciation for the powerful narratives woven into each piece.

Option 2: Guided Chocolate Making Class at Praline Bakery, 965 7th St SW, Washington, DC 20024

Unleash your inner pastry chef at Praline Bakery in the heart of Washington, D.C., with our hands-on guided chocolate class. In this intimate, 2-hour class, former White House pastry chef Susan Limb will walk you step-by-step through the process of tempering chocolate, filling molds, and creating delicious truffles and other chocolate confections. You'll learn about the different types of chocolate, key techniques for working with cocoa, and how to pair ingredients to create irresistible flavors.

5:00 PM

Break

Thursday, February 6, 2025 (continued)

6:00 PM

Offsite Dinner

Officina, 1120 Maine Ave SW, Washington, DC 20024, please meet in the lobby of the Intercontinental at 5:55 p.m. to walk over together.

Friday, February 7, 2025

8:00 AM

Breakfast Available

Algonquian Foyer

9:00 AM

Opening Remarks and Morning Session

Algonquian Room

- **Kate Griffin**, Director, Inclusive Financial System, Aspen Institute Financial Security Program

9:15 AM

Trust: In What and So What?

This journey we've been on - all of these changes are having an impact on trust in our systems which determine how people will engage with the system. Over the next decade, how do we think about trust? How do you design for a future where an increasing proportion of interactions in a digital world are scams? The data tell us that trust in banks, and institutions writ large, are at historic lows, and yet, consumers' use of financial services is at an all time high. So what does it all mean?

Featured Discussants (Virtual)

- **Callie Greer**, Community Advisory Group Member, Aspen Institute Financial Security Program
- **Judith Boivin**, Retired
- **Nmeso Ukachi-Nwata**, Student
- **Erin Borg**, Associate Director, Inclusive Financial System, Aspen Institute Financial Security Program (moderator)

10:00 AM

Break

10:20 AM

Opportunities and Challenges: Predictions for 2035

Featured Discussants

- **Nick Bourke**, Senior Policy Advisor, Aspen Institute Financial Security Program
- **Kabir Kumar**, Partner, Flourish Ventures
- **Alejandra Montoya-Boyer**, Senior Director, Center for Civil Rights and Technology, The Leadership Conference on Civil and Human Rights
- **Ida Rademacher**, Vice President and Co-Executive Director, Aspen Institute Financial Security Program (moderator)

10:45 AM

Whole Group Dialogue

Future casting the next 10 years, what are the issues that are not on our agenda, where do leaders in this room want to be pragmatic and opportunistic?

11:45 AM

Wrap Up for the Day and Event Closing

- **Ida Rademacher**, Vice President and Co-Executive Director, Aspen Institute Financial Security Program

Forum Participants

Orson Aguilar

President and CEO
LatinoProsperity

Jamie Alderslade

VP, External Relations
Grameen America

Emily Anderson

Vice President, Strategy and Partnerships
Mastercard Center for Inclusive Growth

Erin Archuleta

Global Head of Policy Partnerships and Community Impact
Block, Inc.

Nisha Baliga

Head of Communications and Social Impact
MoCaFi

Jo Ann Barefoot

CEO & Co-founder
AIR - the Alliance for Innovative Regulation

Laura Bingham

Executive Director, Institute for Law, Innovation & Technology
Temple University

Chris Bishko

General Partner
Core Innovation Capital

Steve Boms

President
Allon Advocacy, LLC

Nick Bourke

Senior Policy Advisor
Aspen Institute Financial Security Program

Corey Carlisle

Head of Public Policy and Social Impact
Varo Bank

Alexandra Cawthorne Gaines

Executive Director
JPMorganChase PolicyCenter

Kelvin Chen

Head of Policy
Consumer Bankers Association

Jonah Crane

Managing Director
Klaros Group

Michael Cyr

Executive Director
The Opportunity Initiative

Raj Date

Managing Partner
Fenway Summer LLC

Diego Deleersnyder

Managing Director
Aspen Institute Latinos & Society

David Derryck

Founder
BuyBlack.org;
Entrepreneur-in-Residence
Aspen Institute Financial Security Program

Carlin Discigil

Manager, Policy, Regulatory and Government Affairs
Edward Jones

Tahira Dosani

General Partner
ResilienceVC

Schan Duff

Global Head of Product, Partnerships, Regulatory, Consumer, and Crypto Legal
Stripe

Indivar Dutta-Gupta

Distinguished Visiting Fellow and Senior Advisor
National Academy of Social Insurance

David Ehrich

Senior Policy Advisor
Aspen Institute Financial Security Program

Nicole Elam

President & CEO
National Bankers Association

Tim Flacke

Cofounder & Executive Director
Commonwealth

Lisa Frison

Head of Financial Inclusion & Racial Equity
Citi

Suzanna Fritzberg

Deputy Assistant Secretary (former)
U.S. Treasury Department

Kimberly Gartner

VP, Head of Partnerships
Prism Data

Blake Hall

Founder and CEO
ID.me

Sarah Hammer

Executive Director at the Wharton School and Adjunct Professor at the University of Pennsylvania Law School
The University of Pennsylvania

Delicia Hand

Senior Director, Digital Marketplace
Consumer Reports

Adilah Holivay

Chief Executive Officer (DLBB)
Texas Ambassador (AWIC)
DNA Legacy Blockchain Brokerage

Matt Homer

General Partner
The Venture Dept.

Carole House

Special Advisor for Cyber and Critical Infrastructure (former)
White House National Security Council (former)

Linda Jeng

Visiting Scholar / CEO,
Georgetown Law /
Digital Self Labs

Alex Johnson

Founder
Fintech Takes

Devina Khanna

Economic Policy Advisor
Office of Representative Stephen F. Lynch

Erin Kilmer Neel

Executive Director
Beneficial State Foundation

Melissa Koide

CEO
FinRegLab

Kabir Kumar

Partner
Flourish Ventures

Connie LaSalle

Senior Advisor
NIST

Jennifer Lassiter

Board Director
Digital Dollar Project

Theodora Lau

Founder
Unconventional Ventures

Penny Lee

President and CEO
Financial Technology Association

Denise Leonhard

General Manager
Zelle

Alejandra Montoya-Boyer

Senior Director, Center for Civil Rights and Technology
The Leadership Conference on Civil and Human Rights

Mercedeh Mortazavi

Head of Financial Health
JPMorganChase

Cantwell Muckenfuss

Director
The Roosevelt Institute

Jud Murchie

Executive Director, Diverse Segments Customer Strategy
Wells Fargo

Donna Murphy

Deputy Comptroller for Compliance Risk Policy
Office of the Comptroller of the Currency (OCC)

Liz Pagel

SVP, Consumer Lending
Business Leader
TransUnion

Ram Palaniappan

Founder & CEO
EarnIn

Paige Paridon

Senior Vice President, Senior Associate General Counsel & Co-Head of Regulatory Affairs
Bank Policy Institute

Harold Pettigrew

President & CEO
Opportunity Finance Network (OFN)

Leigh Phillips

CEO
SaverLife

John Pitts

Head of Industry Relations
Plaid

Forum Participants *(continued)*

Helen Robb

Director, Product Management
H&R Block

Courtney Robinson

Head of Policy &
Communications
Akoya LLC

Jennifer Schulp

Director of Financial Regulation
Studies
Cato Institute

David Silberman

Senior Advisor
Financial Health Network

Ed Sivak

EVP Policy & Communications
Hope Credit Union

Evelyn Stark

Managing Director, Financial
Health
ideas42

Corey Stone

Board Chair
Connex Credit Union

Zoe Strickland

Senior Fellow - Head Open
Banking Program
Future of Privacy Forum

Santiago Sueiro

Senior Policy Analyst
Unidos US

Rajitha Swaminathan

VP, Program Strategy
Grameen America

Nadia van de Walle

Vice President, Banking Inclusion
Wells Fargo

Nancy Widjaja

Policy Advisor
Office of the UN Secretary-
General's Special Advocate for
Financial Health

Patrice Willoughby

Chief of Policy and Legislative
Affairs
NAACP

Kaori Yamada

Head of Office of Financial
Health
U.S. Bank

Peter Zetterli

Climate Lead
CGAP

Aspen Institute Financial Security Program Staff

Laila Bera

Graduate Fellow

Erin Borg

Associate Director, Inclusive
Financial System

Steven Brown

Director of Insights and
Evidence

Alex Coccia

Policy Manager

Kate Griffin

Director, Inclusive Financial
System

MegAnne Liebsch

Senior Associate, Marketing
and Communications

Ida Rademacher

Vice President and Co-Executive
Director

Emy Urban

Manager, Events and Operations

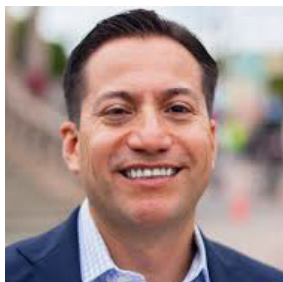
Mack Wallace

Rapporteur

Talia Zitner

Event Coordinator

Participant Biographies



Orson Aguilar

President and CEO, **LatinoProsperity**

Orson Aguilar is the Founding President and CEO of LatinoProsperity, a Latino-led national nonprofit organization dedicated to advancing equitable policies at the national, state, and local levels to build wealth within the Latinx community. Under his leadership, the organization champions economic policies that create opportunities and resources for wealth-building in the Latinx community. Orson envisions a thriving US economy where Latinos can build intergenerational wealth. Orson is a nationally recognized leader in economic justice and wealth-building for communities of color. He brings extensive experience in public affairs, policy development, advocacy, and community engagement, driven by a strong commitment to social justice. Throughout his career, he has held significant roles, including President of the Greenlining Institute, Executive Director at UnidosUS Action Fund, and Senior Director at Oportun. In these positions, Orson has demonstrated effective leadership in crafting strategies, engaging stakeholders, and building coalitions to advance equitable policies and create opportunities for underserved communities. Having grown up in the low-income neighborhood of Boyle Heights in Los Angeles, Orson possesses a firsthand understanding of the challenges faced by underserved populations. He has actively contributed to various corporate advisory boards and numerous boards of leading nonprofit organizations. He currently serves on several governing boards, including The East Los Angeles Community Corporation, Innovate Public Schools, and Communities United for Restorative Youth Justice. Orson has received numerous leadership appointments, including positions on the Federal Reserve of San Francisco's Community Advisory Council, Bank of America's National Community Advisory Council, BBVA's Community Advisory Council, JPMorgan Chase & Co Community Advisory Board, and PG&E's Community Advisory Council. In 2019, Congresswoman Barbara Lee honored Orson with a Congressional Record Award, and Oakland's Mayor declared April 26, 2019, as Orson Aguilar Day. Orson has testified before Congress and has been quoted in numerous news outlets, including The Los Angeles Times, CNBC News, Our Weekly, Univision, Telemundo, The Wall Street Journal, and USA Today.



Jamie Alderslade

VP, External Relations, **Grameen America**

Jamie Alderslade joined Grameen America as Vice President of External Relations in January 2024. In this newly established role, Jamie is responsible for the organization's stakeholder engagement and advocacy activities and leads Grameen America's systems change and thought-leadership strategy. Before joining Grameen America, Jamie held various leadership roles within Citi's community investment and development division including Global Director of Impact and Insights and Head of U.S. Community Relations. Jamie has spent his entire career driving initiatives that make the business case for inclusive and equitable economic growth. Before joining Citi, Jamie was Director of External Affairs at The Social Compact, Inc., a national coalition of business leaders committed to making the business case for greater investments in low-income neighborhoods and underserved communities of color. He has held positions focused on equitable economic development in both the U.S. and the U.K. He sits on the board of Next City, a national news media organization focusing on solutions-based journalism. Jamie has an MSc in Society and Environmental Policy from Oxford University and a B.A. in Human Geography from the London School of Economics.



Emily Anderson

Vice President, Strategy and Partnerships, **Mastercard Center for Inclusive Growth**

Emily Anderson is Vice President, Strategy and Partnerships, at the Mastercard Center for Inclusive Growth, where she manages the Strategic Partnerships team. Emily works across the Center and Strategic Growth division to shape engagement with critical stakeholders from government and business, deliver annual convenings such as the UN General Assembly and Global Inclusive Growth Summit, and build new partnerships to support inclusive growth globally. Emily came to Mastercard from the United Nations Development Program (UNDP), where she led public-private partnerships for UNDP's flagship program to drive innovation in development across 115 countries, the Accelerator Labs. Previously, she worked at the Virgin Group in London and New York in a variety of roles related to sustainability, philanthropy, and leadership communications. After beginning her career in banking and strategy consulting in London, she spent 3 years working in Southern Africa as a researcher at think tanks in Angola and Mozambique and as the VP of External Relations for Impact Network, an ed-tech NGO in Zambia. Emily has a PhD from the London School of Economics and has authored several publications relating to growth and sustainability. Originally from New York, she graduated with a BA in International Relations from Colgate and lives in the city with her family.



Erin Archuleta

Global Head of Policy Partnerships and Community Impact, **Block, Inc.**

Erin Archuleta is the Global Head of Policy Partnerships and Community Impact at Block, Inc. She has owned and operated restaurant properties for more than ten years that have garnered Michelin and Zagat recognition, and have been featured in Vogue, The New York Times, The San Francisco Chronicle, and Louis Vuitton's City Guides. Erin is a recipient of the Powerful Women of the Bay Award, San Francisco Business Times Most Influential Women in Business recognition, and the City of San Francisco's Small Business Week Award. She co-founded a merchant association and collaborates on small business initiatives through board service with maker-manufacturers in Flint, MI at Factory Two. She supports local small farms in Mid-Michigan ensuring that the community has access to fresh, healthy foods at Flint Fresh Food Hub distribution center, serving as President of the Board. Previously, she was the Interim Executive and Head of Global Operations and Strategy for the literacy nonprofit 826 National.



Nisha Baliga

Head of Communications and Social Impact, **MoCaFi**

Nisha Baliga is a lifelong city dweller passionate about making cities more equitable. She has extensive experience leading innovative, large-scale projects that advance equity. Nisha is Head of Communications and Social Impact at MoCaFi, a fintech platform whose mission is to lay the financial infrastructure to close America's wealth gap. At MoCaFi, Nisha focuses on advancing MoCaFi's mission through partnerships with researchers, policymakers, and philanthropy. Before joining MoCaFi, Nisha was Co-Executive Director of the non-profit Hester Street. Nisha has been named to the NY City & State's Power 50 for Community Engagement and received the LEAP Impact and Next City Vanguard fellowships. She currently serves on the Board of New Neighbors Partnership and the Prospect Park Alliance. Nisha holds a Master's in Urban Planning from Columbia University and a B.A. from Ohio Wesleyan University. Nisha is a proud immigrant who spent her childhood in India. She lives in Brooklyn with her husband and two kids.



Jo Ann Barefoot

CEO & Co-founder, **AIR - the Alliance for Innovative Regulation**

Jo Ann Barefoot is CEO & Co-founder of the Alliance for Innovative Regulation (AIR), a nonprofit organization working globally to promote a more fair, inclusive and resilient financial system by helping adapt financial regulation for the digital age. She hosts the global podcast show Barefoot Innovation and is Senior Fellow Emerita at the Harvard Kennedy School Center for Business & Government. She has been Deputy Comptroller of the Currency, partner at KPMG, Co-Chairman of Treliant Risk Advisors, and a staff member at the U.S. Senate Banking Committee, appointed by then-Chairman Senator William Proxmire. Jo Ann currently serves on the boards of Oportun and FinRegLab. She is a member of advisory bodies for FINRA, the Milken Institute, and the California Blockchain Working Group. She was formerly on the board of the National Foundation for Credit Counseling, chaired the board of the Financial Health Network and served on the CFPB's inaugural Consumer Advisory Board. She co-founded the regtech firm, Hummingbird. In 2023, American Banker named Jo Ann one of the most Influential Women in Fintech. Other honors include being recognized as Fintech Woman of the Year, selected to the Forbes magazine list of 50 Over 50, and named to the Fintech Hall of Fame and the Women in Fintech Power List (twice). Fast Company magazine has honored AIR in its World Changing Ideas awards. Jo Ann has published more than 200 articles and is the author of numerous papers on financial regulation and technology, including the RegTech Manifesto. She speaks each year to thousands of people throughout the world.



Laura Bingham

Executive Director, Institute for Law, Innovation & Technology, **Temple University**

Laura Bingham is a Professor of Practice and Executive Director of the Institute for Law, Innovation, and Technology (iLIT) at Temple Law School. She designs and executes iLIT's strategic direction, associated curriculum, research, advocacy, and programming. Ms. Bingham is a globally recognized expert on nationality and migration law and human rights law. Prior to joining Temple, she served as senior managing legal officer with the Open Society Justice Initiative (OSJI). She established and led a global strategic litigation program on data, technology, and human rights and led litigation efforts on global migration, the right to citizenship and documentation of identity, and structural discrimination. Laura is a founding member and board co-chair of United Stateless, an independent board member of the UK-based non-profit Financial Investigations for Non-Profit Design (FIND), an advisory committee member of the Initiative for Digital Public Interest, and a 2024 working group member in the UN's Digital Public Infrastructure Safeguards Initiative.



Chris Bishko

General Partner, **Core Innovation Capital**

Chris is a General Partner at Core Innovation Capital and has 30 years of experience in technology and financial services operations, investing, and investment banking. Chris has been around Core since its inception, initially as an LP during his decade as a venture capital investor with Omidyar Technology Ventures and Omidyar Network (both fully funded by Pierre Omidyar, founder of eBay). Immediately before joining Core, Chris was the CFO of three successful technology companies, two of which had M&A exits. Chris began his career as a financial services-focused private equity investor before becoming a technology investment banker with JPMorgan. While at JPMorgan, Chris was part of a small team that launched the first Trident Fund, which subsequently became Stone Point Capital, the largest insurance-focused private equity investor.



Steve Boms

President, **Allon Advocacy, LLC**

Steve has two decades of experience working inside government, public and private companies, trade organizations, and the technology industry, and assists organizations as they engage with policymakers in Washington, across the country, and around the world. He has spent his career focused on complex financial services public policy issues, having worked in the United States Congress on the committee with jurisdiction over banking issues. Steve has led advocacy efforts and public policy teams globally for equity options exchanges, large U.S.-based financial institutions, and leading fintech firms. A recognized expert in the partnership between financial technology and public policy, Steve has testified before the United States Senate, the Senate of Canada, and the Organisation for Economic Cooperation and Development regarding financial services and technology. In addition to working directly with Allon Advocacy's clients, he is a frequent conference panelist and his perspective is frequently solicited by reporters on the technology, financial services, and regulatory beats. Steve is also the Executive Director of the Financial Data and Technology Association (FDATA) of North America, an organization that is part of a global initiative to support the delivery of open banking across the world.



Nick Bourke

Senior Policy Advisor, **Aspen Institute Financial Security Program**

Nick Bourke is a Senior Policy Advisor at the Aspen Institute and a consultant who helps mission-driven and commercial clients generate research and drive policy and business innovation. Bourke has over two decades of experience in applied research, policy, law, and program management in banking, housing, and tech. As a director at The Pew Charitable Trusts, he co-founded and led the consumer finance and housing programs and helped the organization grow significantly. Bourke led expert teams to produce research, technical assistance, and advocacy that contributed substantially to policy reforms, including major payday loan legislation. Earlier, Bourke was a product manager and consultant for tech, banking, and investment firms. He helped Visa and companies of all sizes navigate complex regulatory frameworks and launch business lines globally. Bourke is an accomplished public speaker and strategic communicator. He was an American Bar Association Consumer Protection Fellow and served on professional committees such as the Chase Bank consumer advisory panel. His recent projects focus on housing policy, fraud and scam prevention, privacy, and artificial intelligence regulation. Nick Bourke holds a Bachelor of Arts degree from Stanford University and a Juris Doctor degree from the University of California, Davis.



Corey Carlisle

Head of Public Policy and Social Impact, **Varo Bank**

Corey Carlisle is the Head of Public Policy and Social Impact for Varo Bank, the pioneering consumer techbank that obtained a national bank charter in 2020. With a focus on serving underserved communities and addressing diverse consumer needs, Varo aims to redefine the traditional financial system. In his role, Mr. Carlisle oversees the bank's public policy and ESG functions, ensuring alignment with the bank's mission of making a positive impact and promoting financial inclusion by advocating for innovative banking solutions that drive financial well-being. Apart from his role at Varo, Mr. Carlisle holds several prominent positions within the finance and community development sectors. He serves as the chairperson of the board of directors for the JumpStart Coalition for Personal Financial Literacy. Additionally, he is a member of the Milken Institute's FinTech Advisory Council, the National Community Reinvestment Coalition's Innovation Council, as well as VantageScore's ESG Advisory Board. Prior to joining Varo, Corey held senior positions at the American Bankers Association and led their 501(c)(3) subsidiary, the ABA Foundation. Corey Carlisle embarked on his career working on Capitol Hill for former U.S. Senator Kent Conrad (D-N.D.) before transitioning to various roles in large banks and a nonprofit community development financial institution. He earned a bachelor's degree in economics and political science from the University of Minnesota and a master's degree from the London School of Economics and Political Science. Corey holds certifications as an Accredited Financial Counselor (AFC®) from the Association for Financial Counseling & Planning Education and in Leadership Coaching from Georgetown University.



Alexandra Cawthorne Gaines

Executive Director, **JPMorganChase PolicyCenter**

Alexandra Cawthorne Gaines is executive director for global public policy at the JP Morgan Chase PolicyCenter. In this capacity, she works with colleagues to leverage subject matter expertise, data assets and business insights from across the firm to identify and develop policy proposals and strategies that drive inclusive economic growth and reduce barriers to mobility. Her primary areas of focus are consumer financial health and wealth creation. Before coming to JPMorgan Chase, Alexandra served as vice president of the Poverty to Prosperity Program at the Center for American Progress (CAP), where she oversaw the development of policy and advocacy strategies to cut poverty. Prior to her time at CAP, Alexandra directed the human services program at the National Governors Association (NGA). In this capacity, Alexandra provided leadership and strategic direction to NGA's human services program, which focused on state policies and programs that promote the economic and social well-being of families, children, individuals, and communities.



Kelvin Chen

Head of Policy, **Consumer Bankers Association**

Kelvin Chen is Head of Policy for the Consumer Bankers Association, where he leads the organization's regulatory, legislative, communications, and research teams. In the private sector before joining CBA, Kelvin served on the Executive Committee for Barclays U.S. Consumer Bank and led Capital One's Bank Regulatory and Policy team. In his time with the government, Kelvin created and led the Federal Reserve Board's Innovation Policy team; led policy development at the Consumer Financial Protection Bureau for emerging payments and mandatory arbitration provisions; and advised agency principals at the Federal Trade Commission on consumer protection-related policy and enforcement matters. Across these roles, Kelvin helped establish federal regulatory policy on a range of technology matters, including the use of artificial intelligence in supervised institutions, data aggregation, stablecoins, and virtual currency. Prior to joining the government, Kelvin was a commercial litigator in New York. Kelvin studied Systems Engineering and Mathematics at the University of Pennsylvania ('00) and attended New York University School of Law ('04). He is an Advisory Council Member of the Financial Health Network's Financial Health Frontiers Initiative and an Advisory Group member of the Digital Dollar Project.



Jonah Crane

Managing Director, **Klaros Group**

Jonah is an experienced advisor to financial institutions and financial technology companies, from small startups to Fortune 100 banks. Jonah advises on business strategy, mergers and acquisitions, and regulatory and compliance risk and helps clients navigate complex and evolving regulatory frameworks. Jonah is a member of the Advisory Board of the Digital Dollar Project and Regulator in Residence at the FinTech Innovation Lab in New York. Jonah has also helped financial regulators around the World develop policy frameworks to facilitate innovation and financial inclusion and led the drafting of the first comprehensive code of conduct for trading digital assets. Jonah served as a Senior Advisor and Deputy Assistant Secretary in the U.S. Treasury Department and an advisor to U.S. Senator Chuck Schumer. Jonah was previously a mergers and acquisitions lawyer at Milbank LLP in New York City.



Michael Cyr

Executive Director, **The Opportunity Initiative**

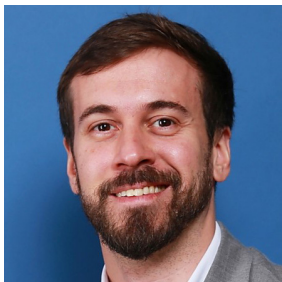
Michael Cyr is widely recognized as a leading expert in the field of financial inclusion and financial health. He is the Executive Director of The Opportunity Initiative, a nonprofit that combines media and technology to reach millions of Americans struggling with their financial health and connect them to solutions from nonprofits, financial counselors, fintechs, government programs, and financial institutions. The award-winning PBS series Opportunity Knocks showcases real families using the online tools The Opportunity Finder and The Opportunity Coach in a way that is authentic and relatable, removing the shame of seeking help, and capturing a broad audience often missed by traditional financial education. Michael's thought leadership is reflected in his numerous keynote addresses, panel discussions and working group/advisory roles with the Financial Health Network and The Aspen Institute Financial Security Program, as well as over 30 years' experience in financial services working for several top US banks.



Raj Date

Managing Partner, Fenway Summer LLC

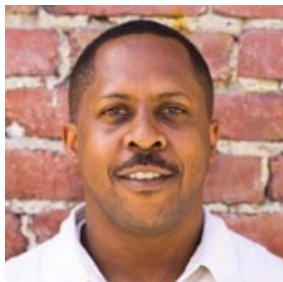
Raj Date is the Managing Partner of Fenway Summer LLC, a Washington DC-based investment and advisory firm focused on early-stage financial services opportunities. He chairs the investment committee of Fenway Summer Ventures, a specialist fintech venture capital firm, and he is the co-founder of FS Vector, an advisory firm that counsels fintech companies on regulatory strategy, compliance, and public policy. For Raj, Fenway Summer is the latest chapter in a long and varied career in and around U.S. financial institutions – as a senior policymaker, as a bank executive, and on Wall Street. Raj was the first-ever Deputy Director of the U.S. Consumer Financial Protection Bureau (CFPB). As the Bureau's second-ranking official, he helped steward the CFPB's strategy, its operations, and its policy agenda. He also served on the senior staff committee of the Financial Stability Oversight Council, and as a deputy to the FDIC Board. Before being appointed CFPB Deputy Director, Raj acted as the interim leader of the new agency, serving as the Special Advisor to the Secretary of the Treasury. He led the CFPB for most of the first six months after its launch. Before his time in public policy, Raj was a Managing Director in the Financial Institutions Group at Deutsche Bank Securities, where he led the firm's investment banking coverage for the largest U.S.-based banks and thrifts. Before that, Raj was Senior Vice President for Corporate Strategy and Development at Capital One Financial, where he led M&A development efforts across the U.S. banking and specialty finance markets. He began his business career in the financial institutions practice of the consulting firm McKinsey & Company. He has also served as an attorney in both private practice and government service. He is a graduate of the College of Engineering at the University of California at Berkeley (highest honors) and the Harvard Law School (magna cum laude).



Diego Deleersnyder

Managing Director, Aspen Institute Latinos & Society

Diego Deleersnyder is the managing director of the Aspen Institute Latinos and Society program, where he leads the Latino Digital Success Initiative. This initiative focuses on enhancing Latino workers' and entrepreneurs' preparedness for the 21st-century digital economy. With over a decade of experience in local capacity building, economic development, and urban policy, Diego has worked in the public and non-profit sectors across Latin America, Europe, and the U.S. At CIPPEC, a leading Latin American think tank, he led research and technical assistance projects on the gig economy, entrepreneurial ecosystems, and metropolitan policy coordination. In Argentina's federal government, Diego spearheaded initiatives to bolster local economic development and capacity building of local governments, including launching the National Network of Productive Municipalities, a collaborative platform including over 400 local governments. In London, he served as an international development researcher at the UK Parliament and managed the All-Party Parliamentary Group on Mexico. Diego holds a Master's in International Affairs from Columbia University, an MSc in Local Economic Development from the London School of Economics, an MSc in Urban Economics from Universidad Torcuato Di Tella, and a BA in Political Science from Universidad de Buenos Aires.



David Derryck

Founder, **BuyBlack.org**; Entrepreneur-in-Residence, **Aspen Institute Financial Security Program**

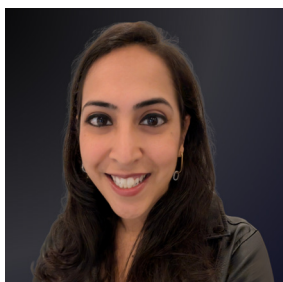
David Derryck is an entrepreneur-in-residence at the Aspen Institute Financial Security Program working on Crypto, the Distributed Ledger, and Household Financial Security project. Most recently, David was at Princeton University's Kahneman-Treisman Center for Behavioral Science & Public Policy as a Sugarman Practitioner in Residence leveraging behavioral and decision science, and gamification to significantly increase discovery, traffic, and revenue to Black-owned businesses through the company he founded BuyBlack.org. BuyBlack.org is an evolving Web 3 platform company that operates a growing online directory of 50K+ Black-owned businesses, a banner ad network and an ecommerce marketplace with an NFT powered rewards program. David has worked at the intersection of business and social impact for two decades. As an entrepreneur, executive and operator working in a range of sectors from fintech to re-entry, he has launched, advised, led and restructured numerous enterprises.



Carlin Discigil

Manager, Policy, Regulatory and Government Affairs, **Edward Jones**

Carlin Discigil is a policy, regulatory, and government relations lead at Edward Jones, responsible for fostering strategic partnerships, expanding relationships with policymakers, industry leaders, and other influencers that build a better experience for the firm's clients, colleagues, and communities. She joins the firm after almost a decade in state and local advocacy at the National League of Cities and Meta.



Tahira Dosani

General Partner, **ResilienceVC**

Tahira Dosani is the co-founder and General Partner of ResilienceVC, an early stage fintech fund investing in scalable startups that drive financial resilience for consumers and small businesses. Previously she served as the Managing Director of Accion Venture Lab, a seed-stage venture capital impact investing fund focused on inclusive fintech across the US and emerging markets. Prior to that, Tahira was at LeapFrog Investments, an emerging market private equity impact fund focused on financial services, and worked as Director of Strategy at the Aga Khan Fund for Economic Development where she drove strategic initiatives for portfolio companies and led new investments in telecoms, technology and infrastructure in Asia. She also worked at Roshan, Afghanistan's leading telecommunications operator, where she was Head of Corporate Strategy and helped launch the country's first mobile money platform. Tahira began her career as a management consultant with Bain & Company in Boston. Tahira holds an MBA from INSEAD and BAs in International Relations, Computer Science, and Education from Brown University and teaches courses on Venture Capital and Impact Investing at Georgetown University and Johns Hopkins University.



Schan Duff

Global Head of Product, Partnerships, Regulatory, Consumer, and Crypto Legal, **Stripe**

Schan leads a team of 100+ lawyers at Stripe, the global payments company, supporting the Global Product, Partnerships, Regulatory, Consumer, and Crypto organizations. He previously led global strategy for Kiva Protocol, a decentralized digital identity platform that was awarded the World Bank's Mission Billion Global Prize in 2020. Over the past decade, Schan has been an active contributor to global policy dialogues on innovation, technology, and financial inclusion through affiliations with the Aspen Institute, the Cambridge Center for Alternative Finance, and the World Bank. He was elected member of the Diem Association's Social Impact Advisory Board. Schan began his career with international law firms O'Melveny & Myers and Allen & Overy in Washington, D.C. Before entering private practice, he clerked on the U.S. Court of Appeals for the Third Circuit and the U.K. Supreme Court as a Temple Bar Scholar. He is an elected member of the American Law Institute. Schan earned a B.A. from Williams College, a J.D. with honors from the University of Chicago Law School, and a PhD from The Wharton School at the University of Pennsylvania.



Indivar Dutta-Gupta

Distinguished Visiting Fellow and Senior Advisor, **National Academy of Social Insurance**

Indivar Dutta-Gupta is the founder and CEO of Blue Lotus Strategies, LLC, based in Washington, DC. He is a recognized researcher, analyst, advocate and policy influencer on U.S. economic policy. Indi is currently a Doris Duke Distinguished Visiting Fellow at the McCourt School of Public Policy at Georgetown University, a Fellow at the Roosevelt Institute, and a Distinguished Visiting Fellow at the National Academy of Social Insurance. He frequently advises political candidates and campaigns on child, family, and economic policy, testifies before Congress, and speaks to the media. His earlier work includes senior roles at the Center for Law and Social Policy, Georgetown Center on Poverty and Inequality, U.S. House of Representatives Ways and Means Committee staff, the Center on Budget and Policy Priorities, Freedman Consulting, and DC Hunger Solutions.

A member of the National Academy of Social Insurance, Indi also serves on the National Academies (NASEM) Committee on Federal Policy Impacts on Child Poverty, on several nonpartisan boards and advisory groups, and as US-Japan Leadership Program delegate.



David Ehrich

Senior Policy Advisor, **Aspen Institute Financial Security Program**

David Ehrich has worked in banking and payments for 25 years at McKinsey, American Express where he was a GM in the prepaid group, and JPMorgan Chase where he was the head of credit card strategy. David is the architect of the Bank On National Account Standards for bank accounts with no overdraft fees and he is a Co-Founder of Petal, a NYC-based fintech credit card startup pioneering the use of cash flow underwriting to help consumers who lack a history of credit. David is also a Co-founder and founding Executive Director of AIR - the Alliance for Innovative Regulation, a non-profit dedicated to the digital modernization of the regulatory system. David has served as a member of the Community Advisory Board (CAB) of the Consumer Finance Protection Bureau and he has served on several nonprofit boards. He is a fintech advisor and angel investor, and an advisor to TSEF (The Social Entrepreneurs Fund). David is a storyteller featured by the Moth, and he has an MBA from the Tuck School of Business at Dartmouth and a B.S. from Cornell University.



Nicole Elam

President & CEO, **National Bankers Association**

Nicole A. Elam, Esq. is President and CEO of the National Bankers Association ("NBA"), the premier trade association and voice for the nation's minority depository institutions. She is the youngest President and CEO since the NBA's founding in 1927. Nicole joined the NBA in May 2021 from JPMorgan Chase & Co. where she was vice president and government relations manager developing public policy positions and advocacy strategies in Washington, DC. In this role, she also managed national engagement strategies and led efforts on the firm's commitment to invest \$30 billion over five years to advance racial equity and drive inclusive economic growth. Nicole has spent nearly 20 years working in public policy and public affairs. Prior to JPMorgan Chase & Co., she led the government and external affairs strategy for ITT Educational Services, Inc. and served as its primary spokesperson and lead representative with the media, policymakers, trade organizations, consumer groups, investors and the public. Nicole also worked as a senior director at the government affairs firm Ice Miller Strategies LLC. Nicole received a Juris Doctor degree, cum laude, from the Howard University School of Law where she was solicitations editor of the law review, and a Bachelor of Arts degree from DePauw University.



Tim Flacke

Cofounder & Executive Director, **Commonwealth**

Timothy Flacke, Chief Executive Officer and Cofounder of Commonwealth, has for 30 years led teams designing, testing, and implementing innovative solutions to help workers and families become more financially secure. Tim helped launch Commonwealth in 2001 and has served on the nonprofit's board of directors since that time. Under his leadership the organization has grown from a start-up social venture into a national nonprofit that builds financial security and opportunity for underserved people living on low and moderate incomes through innovation and partnerships. Commonwealth collaborates with leading financial service firms, employers, benefit providers and government agencies, and is supported by some of the world's most respected philanthropies. Tim and his teams have pioneered the use of prizes and gamification to encourage savings, and their efforts have repeatedly impacted the federal tax code and spawned new financial products and public policies have resulted in nearly \$8 billion saved by over 2 million households. He previously worked as an independent consultant, author and grant writer in the field of financial empowerment and asset development. Earlier in his career, he held leadership positions in corporate human resources and risk management. He holds a Master's in Public Policy degree from the Kennedy School of Government at Harvard University and a Bachelor of Arts in Philosophy from Boston College.



Suzanna Fritzberg

Deputy Assistant Secretary (former), **U.S. Treasury Department**

Suzanna Fritzberg served as Deputy Assistant Secretary for the U.S. Treasury Department from 2023-2025, overseeing the development and launch of the inaugural U.S. National Strategy for Financial Inclusion. She has worked to advance economic mobility and consumer financial wellbeing in roles across government, philanthropy, and the nonprofit sector. Suzanna began her career in public service working for then-Mayor Pete Buttigieg in the City of South Bend and later helped to guide his economic policy agenda in the 2020 Democratic presidential primary. She has a B.A. from Yale University and Master's degrees in Comparative Policy and Political Theory from the University of Oxford.



Kimberly Gartner

VP, Head of Partnerships, **Prism Data**

Kimberly Gartner is responsible for partnerships and enterprise sales at Prism Data, a cash flow analytics and underwriting platform used to accurately predict credit risk, score thin-file consumers, identify first-party fraud, and assist in the management of existing portfolios. Starting her financial services career at Sears Credit, she became an early advisor to a consumer credit card company, where Prism was incubated. Kimberly's financial services expertise was built over a decade at the Financial Health Network and as a co-founder of Canary, a global employee relief fund platform.



Blake Hall

Founder and CEO, **ID.me**

Blake Hall is the Co-Founder and CEO of ID.me, a digital wallet used by more than 135 million Americans to keep themselves safe and make their lives easier while they transact online. Government agencies and private organizations trust ID.me to keep high-risk programs safe so they can deliver valuable services to external users through digital channels. In 2019, Blake was named CEO of the Year by One World Identity. In 2020, Vanderbilt University awarded Blake their prestigious Young Alumni Achievement award. In 2022, Ernst & Young recognized Blake as the Entrepreneur of the Year for the Mid-Atlantic region. Blake is an inventor on eleven patents related to authentication and identity. Prior to ID.me, Blake led a reconnaissance platoon in Iraq on over 450 combat patrols without sustaining any casualties within the platoon or attachments. He was awarded two Bronze Stars, one for heroism in combat earned while stopping an Al-Qaida assault on a Combat Support Hospital in Mosul, Iraq. He earned the second Bronze Star for exceptional performance hunting high-value targets. Blake graduated from the United States Army's famous Ranger School and Airborne School. He earned a Bachelor of Science magna cum laude from Vanderbilt University and an MBA from Harvard Business School.



Sarah Hammer

Executive Director at the Wharton School and Adjunct Professor at the University of Pennsylvania Law School, **The University of Pennsylvania**

Sarah Hammer is Executive Director at the Wharton School. She leads strategic initiatives across Wharton Finance and is Founder and CEO of Wharton Cypher Accelerator, an initiative focused on blockchain and AI. Hammer is also Adjunct Professor at the University of Pennsylvania Law School and Affiliated Scholar at the Penn Program on Regulation. Hammer teaches courses on financial regulation, alternative investments, and emerging technologies. She also collaborates extensively with industry and financial regulators. Previously, Hammer was Managing Director of the Center for Innovation in Finance and Senior Director of the Alternative Investments Program at Wharton. Hammer is Co-Chair of the International Expert Consortium on AI, Co-Editor of the forthcoming Oxford University Press Handbook of the Foundations and Regulation of Generative AI, and author of its chapter on AI in finance. She is Academic Director of the Penn Law Program on AI. She authors a MarketWatch series on AI in finance. She publishes and speaks about AI and digital assets at global forums, such as in Davos during the World Economic Forum and in Geneva during the AI for Good Summit. Hammer is a member of the Bretton Woods Committee (BWC), where she co-chairs the working group on AI in finance with the Chair of the BWC. She is an advisor at the World Economic Forum and the Dubai International Finance Centre, providing expertise on AI and digital assets. Hammer served five years as a board member of the International Telecommunications Union (ITU), the specialized agency for ICT and telecommunications infrastructure, including satellite, broadband, and internet. Hammer was Acting Secretary of the Department of Banking and Securities for Pennsylvania and successfully led the Department through the banking crisis of March 2023. The Department regulates and supervises ~290,000 bank and non-bank financial entities, totaling \$3.5 trillion in AUM. Hammer was also Acting Deputy Assistant Secretary for Financial Institutions at US Treasury. In this role, she led the Office of Financial Institutions Policy, the Federal Insurance Office (including the Terrorism Risk Insurance Program), and the Office of Critical Infrastructure Protection and Compliance Policy (cybersecurity). At US Treasury, Hammer led the cross-functional team that developed a comprehensive report on the financial regulatory framework, pursuant to President Donald J. Trump's Executive Order 13772. Hammer also served on the board of the Securities Investor Protection Corporation (SIPC) and was principal staff to the Treasury Secretary for the Pension Benefit Guaranty Corporation (PBGC). Hammer has held leadership positions throughout financial services in general management, portfolio management, trading, marketing, research, and analytics at the Vanguard Group, PIMCO, JP Morgan Chase, BlackRock, and Tudor Investments. Her legal experience includes working in the finance practice of an international law firm and assignments in federal court and state supreme court. Hammer earned a JD from the University of Pennsylvania Law School, an MBA from the Wharton School, and a Master of Studies from Oxford University. Awards and honors include the American Law Institute, a Harry S. Truman Scholar, the American Inn of Court, 50 Women to Watch by the Corporate Counsel Business Journal (2024), Pennsylvania City & State AAPI Power 100 (2023), TIME Best Crypto Course (2022), and Special Recognition from the Secretary General of the International Telecommunications Union.



Delicia Hand

Senior Director, Digital Marketplace, **Consumer Reports**

As Senior Director, Digital Marketplace at Consumer Reports, Delicia Reynolds Hand leads the development of reliable and iterative testing frameworks and standards and policies for the digital marketplace to shape the code for social good innovation. This effort builds on her work launching a digital finance testing and ratings program as Director of Financial Fairness. Prior to CR Delicia served for ten years at the Consumer Financial Protection Bureau (CFPB) in various roles.



Adilah Holivay

Chief Executive Officer (DLBB) Texas Ambassador (AWIC), **DNA Legacy Blockchain Brokerage**

With over a decade of experience in the banking and financial industry, I am the Founder and CEO of DNA Legacy Blockchain Brokerage, a company providing blockchain solutions for crypto-financial services. As a certified cryptocurrency investigator and auditor, I leverage my expertise in banking systems, financial information systems, blockchain technology, risk and compliance management, cybersecurity, and software design. My mission is to create value for clients and stakeholders by delivering innovative, compliant, and efficient blockchain solutions. I lead efforts to ensure 100% compliance with regulations, overseeing the design and evaluation of controls in blockchain projects, while identifying opportunities to drive revenue and operational efficiency. Passionate about collaboration, I maintain relationships with key industry partners, including Big 4 firms. As the Ambassador for Texas for the Association of Women in Cryptocurrency, a Board Advisor to the Blockchain Lex Group, and a founding board member and Chair of the Board of Directors for NABCRMP, my contributions in compliance and risk management earned me the 2021 Board Member of the Year award. Additionally, I am a featured author and speaker, contributing to *Courage in Cannabis*, Anthology Vol. I (Amazon-listed best-seller, 2022), *GRC Outlook*, and *Living 202 Creative Magazine*, where I simplify complex topics in a rapidly evolving industry.



Matt Homer

General Partner, **The Venture Dept.**

Matt is the General Partner of The Venture Dept. A two-time former regulator, Matthew most notably served as the primary regulator for many leading digital asset firms in the United States. As Executive Deputy Superintendent at the New York State Department of Financial Services, he oversaw the licensing and supervision of digital asset firms and was responsible for the Department's broader innovation agenda as well. Matthew previously worked for fintech company Plaid, the FDIC, US Agency for International Development (USAID), and Deloitte. He has also served as an advisor to institutions such as the Aspen Institute, UN Capital Development Fund, World Bank, and Cambridge Center for Alternative Finance. Matt holds a master's degree from the Harvard Kennedy School. He also serves on the boards of Gemini Trust Company and Standard Custody & Trust Company (a Ripple company).



Carole House

Special Advisor for Cyber and Critical Infrastructure, **White House National Security Council** (former)

Carole House is the White House National Security Council (NSC) Special Advisor for Cybersecurity and Critical Infrastructure. Previously, she was an Executive in Residence at Terranet Ventures, Inc., and a Nonresident Senior Fellow at the Atlantic Council. She has served as the Chair of the Technology Advisory Committee (TAC) to the Commodity Futures Trading Commission (CFTC) and previously served at the NSC as the Director for Cybersecurity and Secure Digital Innovation. Carole first joined the NSC from the U.S. Treasury's Financial Crimes Enforcement Network (FinCEN), where she led cybersecurity, virtual currency, and emerging technology policy efforts as a Senior Cyber and Emerging Technology Policy Officer. Prior to FinCEN, she worked as a Presidential Management Fellow supporting the White House Office of Management and Budget's Cyber and National Security Unit and the U.S. Senate Committee on Homeland Security and Governmental Affairs on cybersecurity, supply chain risk management, and critical infrastructure protection policy issues. Carole is a former Army Captain who served in chemical defense and military intelligence until November 2014, including a deployment to Kandahar Province, Afghanistan, from 2012 to 2013 in support of Operation Enduring Freedom. She holds a BA in international affairs from the University of Georgia and an MA in security studies from Georgetown University.



Linda Jeng

Visiting Scholar / CEO, **Georgetown Law / Digital Self Labs**

Linda Jeng is the Founder & CEO of Digital Self Labs, a regulatory, policy & tech advisory firm. She is also the Visiting Scholar on Financial Technology at Georgetown University Law Center's Institute for International of Economic Law, a Senior Lecturing Fellow at Duke Law School, and a Bank for International Settlements Research Fellow. Previously, she was the Chief Global Regulatory Officer & General Counsel of the Crypto Council for Innovation (a leading crypto industry association), the Chief Policy & Regulatory Officer of the Centre Consortium (the former standard setter for the global stablecoin USDC and the decentralized identity standard Verite), and the Global Head of Policy at Transparent Financial Systems (a DeFi startup that developed a tokenized dollar payment solution). Prior to these private sector roles, she was at the Federal Reserve Board of Governors where she chaired the Basel Committee's working group on open banking. She has spent most of her career working on financial stability and regulatory reform, including at the Financial Stability Board working on international standards addressing Too-Big-to-Fail, the U.S. Senate drafting the Dodd-Frank Act, and the U.S. Treasury Department on the international implementation of G20-led reforms. Linda also has worked at the Securities & Exchange Commission, the Office of the Comptroller of the Currency, and Credit Agricole in Paris. Linda has testified in front of Congress, frequently comments in print, podcast, and television, and was a Forbes contributor. She has a J.D. from Columbia Law School, a Diplôme d'études approfondies from University of Toulouse, France, and a B.A. from Duke University.



Alex Johnson

Founder, **Fintech Takes**

Alex Johnson is the founder of Fintech Takes, a media brand focused on the intersection of financial services, technology, and public policy.



Devina Khanna

Economic Policy Advisor, **Office of Representative Stephen F. Lynch**

Devina Khanna serves as the Economic Policy Advisor to Congressman Stephen F. Lynch (MA-08). She leads the portfolio for the House Financial Services Committee and Artificial Intelligence Working Group and advises on FinTech, AI, capital markets, consumer protection, housing and other related issues. Prior to this role, Devina led policy for the Financial Health Network and was an analyst at the Consumer Financial Protection Bureau. Devina earned her BA in Economics from the University of California, Santa Cruz and her MS in Public Policy and Management from Heinz College, Carnegie Mellon University.



Erin Kilmer Neel

Executive Director, **Beneficial State Foundation**

Erin oversees strategy and operations of Beneficial State Foundation, which seeks to advance racial justice in and through the banking system. She initiated and helps lead the organization's Underwriting for Racial Justice and Equitable Bank Standards programs, and founded and led the social and environmental impact measurement function at Beneficial State Bank for 10 years. She has a Master of City Planning from MIT, a Master of Education in Educational Media and Computing, and teaches Social Impact Measurement at Mills College (now Northeastern University). She serves on the boards of the CDFI Coalition, International Living Future Institute, and the Tahoe Truckee Community Foundation, and is a member of the CA Governor's Economic Entrepreneurship and Mobility Task Force. She is a certified Functional Medicine Health Coach. She gets lost in learning about human behavior, racial justice, systems change, and functional medicine, and she loves smart comedy, irreverence, biking, paddling, and anything that involves playing in lakes, rivers, mountains, and beaches with her fabulous husband, Beau and her Australian Shepherd, Scout.



Melissa Koide

CEO, **FinRegLab**

Melissa Koide is the CEO of FinRegLab, a nonprofit research center that tests new technologies and data and facilitates dialogue to inform public policy and drive the financial sector toward a responsible and inclusive financial marketplace. FinRegLab evaluates how technology and data can be safely used to increase financial inclusion and improve financial services for consumers, small businesses, and communities. FinRegLab's AI and machine learning research has informed and advanced public policies and market practices on the inclusive and fair use of machine learning algorithms in high-risk, high-reward use cases such as credit underwriting. Prior to establishing FinRegLab, Melissa served as the U.S. Treasury Department's Deputy Assistant Secretary for Consumer Policy. In that role, Melissa helped to build the first government offered preretirement savings product, the myRA. She also established the \$5 million Innovation Fund to support research and strategies to improve consumers' financial health and their access to safe and affordable financial products and services. Melissa has testified before the Senate Banking and House Financial Services Committees, and she has spoken extensively to policy, industry, and consumer advocacy audiences. She is also a member of the New York State Department of Financial Services' Financial Innovation Advisory Board.



Kabir Kumar

Partner, **Flourish Ventures**

Kabir is part of the founding team at Flourish. He has close to 20 years of experience in the financial sector spanning both emerging markets and the US. He leads global ecosystem efforts and makes investments in the US and emerging markets. He is passionate about supporting early-stage entrepreneurs who want to fundamentally transform the financial sector and improve people's economic outlook. Previously, while at Omidyar Network, Kabir leveraged his deep expertise in emerging markets to develop a portfolio of investments focused on regtech and banking technology. Prior to Omidyar Network, he cofounded a program housed at the World Bank that laid the foundations for the first generation of mobile-first fintech in emerging markets. Kabir has worked in more than 15 countries in Asia, Africa, and Latin America. In India, he served as an advisor to the Indian government and as a collaborator on a number of efforts to develop a new digital, public-good infrastructure in the country. Kabir received his Master's degree from the Maxwell School of Citizenship and Public Affairs at Syracuse University. Born and raised in Mumbai, India, Kabir currently lives outside Washington DC with his wife and two children.



Connie LaSalle

Senior Advisor, **NIST**

Connie LaSalle is a Senior Advisor at NIST and serves as the bureau's liaison to the Department of Commerce, where her portfolio covers a broad array of critical and emerging technology issues. Prior to joining NIST, Connie led the Federal Customer Success team at DC-based startup Virtru. She also served as the lead advisor to the CIO of the U.S. Department of Justice and led several cybersecurity and IT modernization initiatives within the White House Office of Management and Budget. Beyond her government service, Connie brings several years of industry experience with her to NIST and she holds a graduate degree in public policy.



Jennifer Lassiter

Board Director, **Digital Dollar Project**

Results-driven executive with expertise in digital transformation, financial regulation, and stakeholder engagement. As the inaugural Executive Director at the Digital Dollar Project, Jennifer spearheaded initiatives exploring the future of money as influenced by emerging technologies, shifting geopolitics, and societal values. She possesses deep knowledge of the global financial sector gained through her roles at the Federal Deposit Insurance Corporation (FDIC) and the Consumer Financial Protection Bureau (CFPB). Jennifer excels at building consensus and driving progress within complex regulatory environments. A recognized thought leader, Jennifer currently serves on the Board of Directors for the Digital Dollar Project and Global Digital Finance. She contributes to the World Economic Forum's Blockchain and Digital Assets Consortium and the Progressive Policy Institute's Mosaic Economic Project. Jennifer also serves as a mentor in the Women's World Banking TechEquity Initiative.



Theodora Lau

Founder, **Unconventional Ventures**

Theodora Lau is the founder of Unconventional Ventures, a public speaker, and an advisor. She is the co-author of *The Metaverse Economy* (2023) and *Beyond Good* (2021), and host of *One Vision*, a podcast on fintech and innovation. Her monthly column on FinTech Futures explores the intersection of financial services, tech, and humanity. She is named one of American Banker's Most Influential Women in FinTech in 2023. She is a regular contributor and commentator for top industry events and publications, including Finovate, American Banker, BBC News, Fintech Times, and The Power 50. Her work has also been published by the Journal of Digital Banking, The Banker, Forbes Technology Councils, MIT Tech Review, and Harvard Business Review.



Penny Lee

President and CEO, **Financial Technology Association**

Penny Lee is President and CEO of the Financial Technology Association (FTA), a nonprofit organization dedicated to educating consumers, regulators, and policymakers on the value of technology-centered financial services companies. FTA's member companies are market leaders in the fintech industry, offering innovative financial products and services that serve the broad needs of American businesses and consumers. Penny has more than 20 years of communications and business experience advising public officials, Fortune 500 companies, enterprising startups, and non-profits with strategic positioning, political strategy, brand identity, and advocacy. Penny is a co-founder of K Street Capital, an angel investment group. She is a staunch advocate of female and diverse entrepreneurs and currently serves on the Advisory Board of the Center for American Entrepreneurship. An avid golfer, Lee serves on the Board of the National Links Trust, an organization dedicated to increasing access to the game of golf. She holds a BA with a double major in journalism and political science from Baylor University.



Denise Leonhard

General Manager, **Zelle**

Denise Leonhard is the General Manager of Zelle®. In this role, she oversees the Zelle® business end-to-end, providing strategic direction, managing product delivery and development, maintaining customer and bank relationships, managing risk and controls, and ensuring financial outcomes. With a career spanning over two decades in financial services and fintech, Denise previously served as the General Manager at Venmo. Prior to Venmo, she held several leadership positions at PayPal and American Express. She holds a Bachelor of Arts degree from Princeton University and a Master of Business Administration degree from the Wharton School, University of Pennsylvania. Denise is a member of the Board of Directors at Symetra Financial and the Surfrider Foundation.



Alejandra Montoya-Boyer

Senior Director, Center for Civil Rights and Technology, **The Leadership Conference on Civil and Human Rights**

Alejandra Montoya-Boyer (she, her, ella) is the Senior Director of the Center for Civil Rights and Technology at The Leadership Conference on Civil and Human Rights, where she focuses on research, policy solutions, and advocacy that responds to the growing opportunities and challenges from AI and emerging technologies and their impact on marginalized communities. Prior to the Leadership Conference, Alejandra was the Director of Policy at Prosperity Now where she led the development and advocacy of policies that work to close the racial wealth gap by creating a more equitable tax system, putting Black and Brown people on a path to homeownership, and ensuring economic well-being for workers and families. She has also worked at the National Association of Counties (NACo), the Bill & Melinda Gates Foundation, the Joint Center for Political and Economic Studies, and the Office of Ben Ray Luján (NM-03). She has a diverse background in policy, political campaigning, grassroots advocacy, and program management with deep content expertise in workforce development, tech policy, economic justice, and racial equity. Alejandra calls Albuquerque, New Mexico home, and is a fan of the best green chile, hot air balloons, and hikes up the Sandia Mountains.



Mercedeh Mortazavi

Head of Financial Health, **JPMorganChase**

Mercedeh Mortazavi is Head of Financial Health at JPMorganChase's Global Philanthropy department, a global leader dedicated to driving inclusive economic growth in communities worldwide. JPMorganChase has made a commitment to invest \$2 billion over five years to strengthen workforce systems, strengthen neighborhoods, grow small businesses, and improve the financial health of individuals - an investment part of the firm's \$30 billion racial equity initiative. Mercedeh is responsible for designing and executing the firm's national philanthropic strategies on financial health and strategic initiatives. Previously, she led the neighborhood development portfolio focused on advancing housing affordability connected to economic opportunities. Previous commitments managed also included large-scale national initiatives PRO Neighborhoods Competition and AdvancingCities Challenge, aimed at advancing solutions that tackle major social and economic challenges across the country. Mercedeh has been with the firm for 10 years. Prior to this role, Mercedeh managed the Greater Washington, D.C. region strategic initiatives in Corporate Responsibility by working across lines of business to implement business, community, and employee strategies to increase brand awareness, revenue, and impactful philanthropic and business initiatives.



Cantwell Muckenfuss

Director, **The Roosevelt Institute**

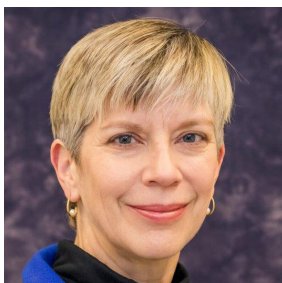
Mr. Muckenfuss has fifty years of senior experience in the financial services industry, including thirty-three years as partner at Gibson Dunn and public service as Senior Deputy Comptroller of the Currency for Policy and Counsel to the Chairman of the FDIC. He is an advisor and investor in connection with emerging enterprises at the intersection of finance and technology. Mr Muckenfuss has been involved in community economic development throughout his career. He is co-founder and past Chair of the Boards of Directors of City First Bank and City First Enterprises, both CDFIs. Mr Muckenfuss is a Clinical Visiting Lecturer at the Yale Law School in the Community Economic Development Clinic. He is also a member of the boards of directors of The Roosevelt Institute, Grasshopper Bank, FinRegLab, The Alliance for Innovative Regulation and The Arts arena International. Mr Muckenfuss is a graduate of Vanderbilt University and Yale Law School. He clerked in the 6th Circuit Court of Appeals and after his clerkship served as attorney and project developer for the Bedford-Stuyvesant restoration Corporation.



Jud Murchie

Executive Director, Diverse Segments Customer Strategy, **Wells Fargo**

Dr. Jud Murchie leads research strategy and manages strategic initiatives for the Wells Fargo's Diverse Segments Customer Strategy team. Jud serves as a strategy, execution, and communications partner for strategic initiatives across the enterprise, with particular focus on driving capital to historically marginalized and underserved communities.



Donna Murphy

Deputy Comptroller for Compliance Risk Policy, **Office of the Comptroller of the Currency (OCC)**

Donna Murphy is Deputy Comptroller for Compliance Risk Policy at the OCC, where she oversees the development of policy, guidance and examination procedures for consumer protection, fair lending, Community Reinvestment Act, AML/CFT and sanctions issues. She serves as a key advisor to the Comptroller and OCC Executive Committee in these areas. Previously, Donna served as Director of the OCC's Community and Consumer Law Division and as a Deputy Chief in the Civil Rights Division of the United States Justice Department. She received her degrees from Yale Law School and the American University in Washington, D.C.



Liz Pagel

SVP, Consumer Lending Business Leader, **TransUnion**

Liz Pagel leads TransUnion's Consumer Lending line of business, responsible for the P&L and strategies that support lenders including FinTechs, banks, finance companies, alternative lenders and others. Liz is also a primary stakeholder in TransUnion's U.S. alternative data strategy. Prior to TransUnion, Liz was a Principal in the financial services group at the Boston Consulting Group, and she began her career as a credit underwriter at JPMorgan Chase. She holds a bachelor's degree from Boston College, and an MBA from Harvard Business School.



Ram Palaniappan

Founder & CEO, **EarnIn**

Ram Palaniappan is the founder and CEO of EarnIn, which aims to build a more equitable financial system and free people from the traditional payment cycle, giving them control of their money, starting from when they earn it. An innovative entrepreneur, Ram's career spans over two decades, founding multiple fintech startups, with a passion for helping people achieve more financial peace of mind. Ram was inspired to start EarnIn after he helped his employees at his previous company when they needed money before payday by writing them personal checks. Ram earned an MMS from the Birla Institute of Technology and Science and an MBA from Purdue University's Krannert School of Management.



Paige Paridon

Senior Vice President, Senior Associate General Counsel & Co-Head of Regulatory Affairs, **Bank Policy Institute**

Paige Paridon is Senior Vice President, Senior Associate General Counsel & Co-Head of Regulatory Affairs for the Bank Policy Institute. Ms. Paridon is a member of BPI's legal and regulatory affairs team and leads BPI's consumer financial regulation advocacy and policy work. She also works on a number of other bank regulatory policy, strategy and advocacy issues. Prior to joining BPI, Ms. Paridon served as Managing Director and Senior Associate General Counsel of The Clearing House. In that capacity, Ms. Paridon led the advocacy efforts of The Clearing House on a wide array of bank regulatory legal and policy issues impacting large financial institutions, including bank rating systems, national bank preemption, industry compensation limitations, brokered deposit restrictions, Community Reinvestment Act regulations, and structural and activity limitations impacting banking organizations. Prior to joining The Clearing House, Ms. Paridon served as Counsel in the Legal Division of the Board of Governors of the Federal Reserve System in the Banking Regulation and Policy Group. While at the Board, Ms. Paridon drafted regulations and developed policies in connection with the Board's implementation of the Dodd-Frank Act, including those related to the establishment of the Financial Stability Oversight Council; restrictions on transactions between banks and their affiliates; and prohibitions on management interlocks. While at the Board, she received the Chairman's Special Achievement Award for leading the interagency effort to implement the Financial Stability Oversight Council's nonbank designation authority. Ms. Paridon received her J.D. magna cum laude from The Georgetown University Law Center where she was elected to membership in the Order of the Coif and holds a B.A. from Yale University.



Harold Pettigrew

President & CEO, **Opportunity Finance Network (OFN)**

As President & CEO, Harold is responsible for the direction, strategic growth, and executive leadership of Opportunity Finance Network (OFN), the nation's leading investment intermediary and network of community development financial institutions (CDFIs) serving underinvested communities across the United States. With over \$1 billion in total assets under management, OFN represents a membership network of over 450 CDFIs, including community development loan funds, credit unions, green banks, community development banks, minority depository institutions, and venture capital funds.



Leigh Phillips

CEO, **SaverLife**

Leigh Phillips is the President and CEO of the national fintech nonprofit and advocacy organization, SaverLife. Since joining in 2015, she has overseen the first-ever financial health platform designed for people living on low-to-moderate incomes. Before SaverLife, Leigh served as founding director of the San Francisco Office of Financial Empowerment. She was also instrumental in creating the national Cities for Financial Empowerment Coalition. Leigh currently sits on the CFE Fund Board of Directors and the Advisory Committee on Economic Inclusion. Her work has been featured in Time, The Economist, the New York Times, the San Francisco Chronicle, NPR, and CNN.



John Pitts

Head of Industry Relations, **Plaid**

John Pitts is the Head of Industry Relations at Plaid, a financial data network. Plaid helps consumers leverage open banking to use their financial data to get better financial products and services. John advocates for consumers' right to access, share, and control their financial data. He also advocates for financial data practices based on consumer-first principles of transparency, permission, and privacy. He has consulted on financial data and consumer protection laws and regulations in the United States, Canada, the UK, the European Union, and Australia. Prior to joining Plaid, John was the Deputy Assistant Director for Intergovernmental Affairs at the Consumer Financial Protection Bureau.



Helen Robb

Director, Product Management, **H&R Block**

Helen is the Director of Product Management for Spruce, a mobile banking app built by H&R Block. Helen is an expert in Financial Health leads the Spruce team in building products which help customers improve their financial wellbeing and stay connected to H&R Block year-round. Before this role, Helen led the Data and Analytics team at the Financial Health Network, running qualitative and quantitative analyses to understand the financial health of Americans and help companies deliver impact-oriented products. Helen holds a Masters of Public Administration from the University of Pennsylvania, where she was a Thouron Scholar, and a BA in Philosophy, Politics and Economics from St Anne's College, Oxford.



Courtney Robinson

Head of Policy & Communications, **Akoya LLC**

Courtney K. Robinson is a financial services policy expert and attorney based in Washington, D.C. Courtney is the Head of Policy and Communications at Akoya, where she focuses on making the future of open banking safe and secure for all consumers. Prior to her tenure at Akoya, she served as Head of Global Regulatory Affairs at Block, Inc. In that role, she was responsible for strategic leadership on issues critical to financial services policy development and stakeholder engagement. Throughout her career, she has also held positions as Senior Counsel for the U.S. House of Representatives Committee on Financial Services, Policy Counsel for the Center for Responsible Lending, and as a Legal Analyst for Freddie Mac. In addition to her work at Akoya, Courtney has served on advisory boards for the District of Columbia Department of Insurance Securities and Banking, Federal Reserve Bank of Atlanta, Association for Enterprise Opportunity, and the George Mason University Center for Retail Transformation.



Jennifer Schulp

Director of Financial Regulation Studies, **Cato Institute**

Jennifer J. Schulp is the director of financial regulation studies at the Cato Institute's Center for Monetary and Financial Alternatives, where she focuses on the regulation of securities and capital markets. She is the coauthor of the book *Financing Opportunity*, and her writing has appeared in *Barron's*, *Business Insider*, *CoinDesk*, *Law360*, *MarketWatch*, *NBC News*, *New York Daily News*, and others. She has testified before Congress multiple times. Schulp serves as a member of the Securities and Exchange Commission's Investor Advisory Committee, which advises the commission on regulatory priorities and initiatives to protect investor interests and promote investor confidence and the integrity of the securities marketplace. Schulp is also a member of the advisory board for the Investor Choice Advocates Network (ICAN), a nonprofit public interest litigation organization. Before joining Cato, Schulp was a director in the Department of Enforcement at the Financial Industry Regulatory Authority (FINRA), representing FINRA in investigations and disciplinary proceedings relating to violations of the federal securities laws and self-regulatory organization rules. Prior to FINRA, Schulp was a lawyer in private practice at Gibson, Dunn and Crutcher LLP and a clerk for Judge E. Grady Jolly of the US Court of Appeals for the Fifth Circuit.



David Silberman

Senior Advisor, **Financial Health Network**

David Silberman is a Senior Advisor to the Financial Health Network and the Center for Responsible Lending and a Lecturer in Law at Yale Law School. From 2011 to 2020 he served as Associate Director for Research, Markets, and Regulations at the Consumer Financial Protection Bureau. Before joining the CFPB David was involved in the business of consumer finance first as President and CEO of Union Privilege, a non-profit arm of the AFL-CIO, and later as General Counsel and Senior Vice President of Kessler Financial Services. David began his legal career as a law clerk to Chief Judge David Bazelon of the D.C. Circuit Court of Appeals and Justice Thurgood Marshall.



Ed Sivak

EVP Policy & Communications, **Hope Credit Union**

Ed Sivak is the Executive Vice President of Policy and Communications for Hope Enterprise Corporation/Hope Credit Union (HOPE). Sivak leads the teams that drive the organization's advocacy agenda; communications with members, partners and media and investor relations. Since joining HOPE in 2001, the credit union has grown from a financial institution of \$1 million in assets serving 1,200 people a year to one with over \$650 million in assets serving 41,000 members. He is also the co-founder of the Hope Policy Institute. During the pandemic, the Institute's research informed the design of \$12 billion in community development programs structured to meet the needs of low-income, rural and diverse communities disproportionately affected by COVID-19. Earlier in his career, Sivak coordinated numerous community development initiatives including a \$4.5 million collaborative to support the recovery of 500 small businesses in post-Katrina New Orleans and a \$5 million partnership to expand economic opportunity in the Mississippi Delta. He currently serves on the board of Inclusiv, the national network of Community Development Credit Unions where he chairs the Government Affairs Committee. He is a former member of the Federal Reserve Board Consumer Advisory Council where he led the Community Affairs and Housing Subcommittee.



Evelyn Stark

Managing Director, Financial Health, **ideas42**

Evelyn Stark is a Managing Director at ideas42, leading the the Financial Health portfolio. Together with her team, Evelyn is focused on developing behaviorally informed solutions that enable people with low incomes, in the United States and internationally, to manage their finances and achieve their goals. Evelyn started her career in banking – foreclosing commercial real estate. She moved to Uganda in the 1990s to work on national and regional microfinance programs, focusing on institutional strengthening, market research and product development. Returning to the U.S. in 2003, Evelyn spent most of the next 20 years as a funder at USAID, Gates Foundation, and MetLife Foundation, where she developed and led the organization's \$200 million financial health strategy.



Corey Stone

Board Chair, **Connex Credit Union**

Corey is currently a Senior Advisor to the Financial Health Network and the consulting firm Oliver Wyman. And he is Board Chair at Connex, a \$1B credit union and CDFI based in Connecticut. His business career revolved around the consumer credit and payments ecosystems, in which he served as a consultant, senior executive, and start-up CEO. In 2011 he joined the start-up team at the CFPB, where he was responsible for building the market intelligence and policy analysis functions pertaining to credit reports, small dollar credit, debt collections, and deposit accounts. He has written extensively on the intersection of public policy, consumer financial health, and the financial data ecosystem.



Zoe Strickland

Senior Fellow - Head Open Banking Program, **Future of Privacy Forum**

Zoe is a Senior Fellow at the Future of Privacy Forum (FPF). She leads its Open Banking Program, bringing together stakeholders across this complex financial landscape. Over a 30-year career, Zoe served as head of global privacy and other roles for Fortune 20 entities, including in banking (JPMC), healthcare (UHG and Cigna), retail (WMT) and government (USPS). Zoe has served on the IAPP Board of Directors, and led the bank subgroup for the Business Roundtable regarding new privacy approaches. Other memberships included: GS-1 privacy workgroup (co-chair); privacy/security subcommittee of the Council for Excellence in Government (co-chair); AHIP Privacy & Confidentiality Work Group; HLC Confidentiality Coalition; RIM Council; RILA privacy/security workgroup; and FPF Advisory Board. Zoe is a frequent speaker at industry events, including keynotes at the 2022 FDX Global Summit, 2016 Executive Women's Forum, and 2015 IAPP Asia-Pacific conference. She's been quoted in several media sources like the New York Times, USA today.com, the Economist, and National Public Radio, and has testified at subcommittees of the House Energy and Commerce Committee. FPF is a non-profit organization that serves as a catalyst for privacy leadership, advancing principled data practices in support of emerging technologies. Through research, publications, educational meetings, expert testimony, and other activities, FPF works with organizations and governments to shape best practices and policies in the United States and globally.



Santiago Sueiro

Senior Policy Analyst, **UnidosUS**

Santiago Sueiro is a Senior Policy Analyst on the Economic Policy Team at UnidosUS. Mr. Sueiro is an institutional expert in banking issues, focusing on consumer protections for low-income people and Latinos, financial inclusion to promote access to safe and affordable bank products, and democratic structures to make the banking system more equitable. In 2024 Mr. Sueiro represented UnidosUS in Congress testifying before the Senate Committee on Banking, Housing, and Urban Affairs at a hearing titled Consumer Protection: Examining Fees in Financial Services and Rental Housing and at a hearing before the House Committee on Financial Services titled Politicized Financial Regulation and its Impact on Consumer Credit and Community Development. Mr. Sueiro has also written numerous comment letters on various banking topics from the Community Reinvestment Act to the Consumer Financial Protection Bureau's proposal to lower overdraft fees. Mr. Sueiro's writings have also been featured in media publications including in Non-Profit Quarterly in a blog titled How Consumer Protections and Democratic Values Can Improve Banking Equity.



Rajitha Swaminathan

VP, Program Strategy, **Grameen America**

Rajitha Swaminathan currently leads Grameen America's Programs & Operations. Grameen America is the largest & fastest growing microfinance institution in the US that seeks to further financial access for low-income women. Rajitha has a strong track record as a creative and bold strategist while also being a hands-on, structured operator. Over the last few years at Grameen, she has helped scale the organization's reach to over 100,000 women and 15 states, while introducing new programs including credit, asset-building and education. Prior to this, she has worked across an array of industries including Wall St, the UN, and telecom. She has a multidisciplinary educational background across engineering, business and most recently public policy at Columbia University's School of International & Public Affairs.



Nadia van de Walle

Vice President, Banking Inclusion, **Wells Fargo**

Nadia van de Walle leads external partnerships, strategy, and thought leadership for the Banking Inclusion Initiative (BII), Wells Fargo's ongoing enterprise-wide commitment to better banking low-income consumers. Her responsibilities include developing and implementing strategies for deepening market share with low-income consumers across Wells Fargo solutions, engaging with public sector actors on financial inclusion related issues, and partnering with fin techs and nonprofits on growth and brand building initiatives. With 15+ years of financial services experience, Nadia joined Wells Fargo from the Financial Health Network (FHN), where she served as Senior Director, leading the Innovation team focused on investing in fin techs and consulting with banks on their financial health strategies. Earlier in her career, she led economic development initiatives in the U.S. and Africa. Nadia earned a Masters in Economics from Johns Hopkins University and a Bachelors in Political Science from the University of Pennsylvania. She lives in the Philadelphia suburbs with her husband and three children and enjoys painting, hiking, serving on the township library board, and coaching youth basketball.



Nancy Widjaja

Policy Advisor, Office of the UN Secretary-General's Special Advocate for Financial Health

Nancy Widjaja is a distinguished professional with over 15 years of experience in global development, financial inclusion, and strategic advocacy. She currently serves as Policy Advisor to the UN Secretary-General's Special Advocate for Financial Health, H.M. Queen Máxima of the Netherlands. In this role, Nancy has led a strategic mandate shift from inclusive finance to financial health for the UNSGSA, driving a multiyear stakeholder engagement strategy to align global priorities. She has spearheaded high-impact initiatives, including partnerships with CEOs and national initiatives for financial inclusion and financial health in countries like Indonesia, India, Brazil, and South Africa. Previously, Nancy held roles at Accion Venture Lab and the United Nations Capital Development Fund (UNCDF), where she advanced financial inclusion through innovative partnerships, impact investments, and women's economic empowerment programs. Earlier in her career, she managed strategic projects with the Boston Consulting Group and spearheaded growth strategies for the Alliance for Financial Inclusion. Nancy holds a Master of Public Administration in Development Practice from Columbia University's School of International and Public Affairs (SIPA) and a Bachelor's in Economics from the University of Indonesia.



Patrice Willoughby

Chief of Policy and Legislative Affairs, NAACP

Patrice Willoughby serves as Chief of Policy and Legislative Affairs at the NAACP, leading advocacy on behalf of the association's 2.9 million members. Over 13 years in government, Patrice guided legislation to enhance retirement security and expand small business lending programs as Chief of Staff and Counsel to Rep. Stephanie Tubbs Jones (D-OH). She served as Executive Director of the Congressional Black Caucus, supporting economic recovery through the Recovery Act, Dodd-Frank Financial Reform, and the Affordable Care Act. After leaving Capitol Hill, Patrice served the Obama Administration at the General Services Administration. She later led the financial services practice at Signal Group, representing clients in capital markets, fintech, and private equity. Patrice is a board member of the Women's Institute for a Secure Retirement (WISER), N Street Village (housing and recovery services for women experiencing homelessness), Climate United, and the Advisory Board of UNCF's Black Wealth Building Initiative. She is the recipient of numerous awards: 2024 "Washingtonian Magazine" 500 Most Influential in Policy, 2023 Top Lobbyist by "The Hill" Newspaper, and 2022 Lifetime Achievement by the Washington Government Relations Group of Black government affairs professionals. Instagram @PatriceWillabee.



Kaori Yamada

Head of Office of Financial Health, **U.S. Bank**

As part of the Corporate Social Responsibility team at U.S. Bank, Kaori leads the development and implementation of health strategy. Her work focuses on driving inclusion and financial health outcomes for customers, employees and communities. Kaori has extensive experience in social impact, marketing strategy and enterprise program leadership. Most recently, she was a Senior Director at Best Buy. Kaori holds a Bachelor's degree in psychology from Yale University and a Master's degree of business from Kellogg School of Management at Northwestern University. She currently serves as Vice Chair of the board of directors of Pillsbury United Communities, and volunteers with Junior Achievement.



Peter Zetterli

Climate Lead, **CGAP**

Peter Zetterli is CGAP's Climate Lead, spearheading the organization's work on the intersection of climate change and financial inclusion. This critical body of work focuses on using inclusive finance to support climate action by developing better climate-relevant solutions for underserved clients and the financial institutions that serve them. As climate change increases the risks and costs of serving people living in poverty, CGAP's aim is to ensure that progress on financial inclusion isn't lost. Additionally, we seek to make global climate finance more inclusive and accessible, empowering vulnerable communities to develop their own strategies for climate adaptation, resilience, and a just transition. Learn more at cgap.org/climate. Peter previously led CGAP's work on the future of financial services, including focused on understanding what new business models are emerging thanks to technology innovation and how to harness it for broader and better financial access. He and his team has published extensively on the transformative potential of fintech, platforms, and digital banking models as well as the unbundling and embedding of financial services at cgap.org/fintech. Before that, Peter managed CGAP's work on inclusive payment ecosystems in Africa, where he lived for a decade. This included working with regulators to create enabling environments and with providers to find commercially viable business models that meet the needs of the poor. He had a particular focus on mobile money regulation, rural agent networks, and merchant payments, around which Peter created a digital handbook with practical guidance for providers. Before joining CGAP, Peter spent seven years with the United Nations promoting financial inclusion and private sector development in Sierra Leone and China, where he managed the UNDP microfinance program and tried to jumpstart Chinese mobile financial services through a high-level partnership with Ericsson as early as 2008. Peter has Master's and Bachelor's degrees in Development Economics from Lund University in Sweden. He speaks four languages, including French and Mandarin.

Aspen Institute Financial Security Program Staff



Laila Bera

Graduate Fellow

Laila Tasneem Bera is a Graduate Fellow and Master's candidate in Public Policy and Management at Heinz College, Carnegie Mellon University. With a deep interest in the intersection of economic development and emerging technology, Laila graduated from Connecticut College, earning a dual Bachelor's degree in Quantitative Economics & Econometrics and International Relations. She is passionate about exploring how Public-Private Partnerships can be strategically leveraged to advance financial inclusion. Laila's professional experience includes roles as an impact analyst and in research and insights within international development.



Erin Borg

Associate Director, Inclusive Financial System

Erin Borg (Thiemann) is the Associate Director of Inclusive Financial System at the Aspen Institute Financial Security Program. She leads efforts to create a financial system that enables all individuals to access, utilize, and benefit from financial services. Guided by the belief that such systems are essential for fostering financial stability, resilience, and long-term security—particularly for vulnerable households—Erin's work focuses on addressing structural barriers that perpetuate wealth disparities. She is committed to engaging cross-sector leaders and facilitating transformative collaborations among public, private, and nonprofit sectors. Erin began her career in municipal government at the Office of Financial Empowerment in St. Louis, MO, where she honed her skills in addressing financial challenges at the local level. Prior to her current role, she served as a technical assistance strategist at Prosperity Now (formerly CFED), where she played a pivotal role in empowering organizations to drive meaningful change in households' financial security. Erin holds a Master of Social Work from the Brown School at Washington University in St. Louis and a bachelor's degree from Marquette University. She is a proud AmeriCorps alum and resides in the D.C. area.



Steven Brown

Director of Insights and Evidence

Steven Brown is the Director of Insights and Evidence for the Financial Security Program. The Insights and Evidence team drives FSP's efforts to promote data and research-informed strategies that advance household financial prosperity. His professional work has focused on understanding the structural factors that impact wealth-building and inclusive economic opportunity. Prior to Aspen, he was a director at the Washington Center for Equitable Growth and served on assignment to the U.S. Department of the Treasury, where he supported their equitable research and policy implementation efforts. He also spent several years at the Urban Institute, where he helped stand up the Office of Race and Equity Research and authored numerous briefs and reports on racial wealth gaps, disparities in employment opportunities, economic mobility metrics, and advancing equity through data. His research and perspective have been cited in The Washington Post, CNN, Marketplace, NPR, and Vox. He holds a bachelor's degree from Princeton University and a master's degree in sociology from Harvard University, where he was also an inequality and social policy doctoral fellow at Harvard Kennedy School.



Alex Coccia

Policy Manager

Alex Coccia is a Policy Manager for the Aspen Institute Financial Security Program, where he advances policy work on public benefits delivery and financial security. His work focuses on building an inclusive economy by making public systems robust, responsive, and accountable to people and communities who have long been excluded from them. Before joining Aspen FSP, Alex was a senior policy analyst at the Center for the Study of Social Policy. While there, he led efforts to call for an expanded, fully refundable and inclusive Child Tax Credit, and to improve the administration and delivery of public benefits across the tax and human services systems. His work centered parents and caregivers in policy development so that programs and institutions effectively meet the needs of children and families. Prior to that work, Alex was a policy consultant for Children's Defense Fund Ohio, and a special assistant and policy analyst at the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Outside of policy and advocacy work, he was an adjunct assistant professor in Political Science at the University of Notre Dame. Alex holds a DPhil (PhD) in Politics and an MPhil in Comparative Social Policy from the University of Oxford, where he was a Rhodes Scholar. He received his BA in Africana Studies and Peace Studies from the University of Notre Dame.



Kate Griffin

Director, Inclusive Financial System

Kate Griffin serves as Director of Inclusive Financial System at the Aspen Institute Financial Security Program (FSP), focused on building systems-level infrastructure that will result in financial security for all people in America. She routinely collaborates with policymakers, business leaders, and advocates to ensure our financial system delivers financial stability, resilience, and long-term wealth for the country's most vulnerable households. Kate has spent two decades making financial services work better for low-income and marginalized people, including roles at Prosperity Now and Grameen Foundation.



MegAnne Liebsch

Senior Associate, Marketing and Communications

MegAnne Liebsch is the Senior Associate for Marketing and Communications at the Aspen Financial Security Program. She leads content development across website, social media, and email. Previously, she worked as the communications manager for the Jesuit Conference Office of Justice and Ecology, developing stories and resources to deepen network engagement with issues of social and environmental injustice. MegAnne holds a Master's in Media and International Conflict from University College Dublin and is an alumna of La Salle University. She lives in Washington, DC.



Ida Rademacher

Vice President and Co-Executive Director

Ida Rademacher is a vice president at the Aspen Institute and co-executive director of the Aspen Financial Security Program. She also launched and leads the Aspen Partnership for an Inclusive Economy. A leading voice on Americans' financial health, Ida is also known for building innovative teams, initiatives and events that fuel new insights and fresh thinking about how to simultaneously build economic inclusion and economic growth. Her efforts have resulted in the creation of several cutting-edge initiatives and events, including the Expanding Prosperity Impact Collaborative (EPIC), the Aspen Leadership Forum on Retirement Savings, Benefits21, the Global Inclusive Growth Summit and The Future of Wealth. In Ida's prior work as Chief Program Officer at Prosperity Now (formerly CFED), she created the multi-institutional team responsible for leading the U.S. Consumer Financial Protection Bureau's Consumer Financial Well-Being Metrics Project, and also led the creation of Upside Down, a program examining ways the U.S. income tax code generates disparate wealth building opportunities and contributes to growing levels of wealth inequality. Ida has testified on numerous occasions before Congress and contributes regularly to news and commentary on economic policy and consumer finance topics in outlets including the *New York Times*, the *Wall Street Journal*, the *Washington Post*, *Politico* and *Marketplace*.



Mack Wallace

Rapporteur

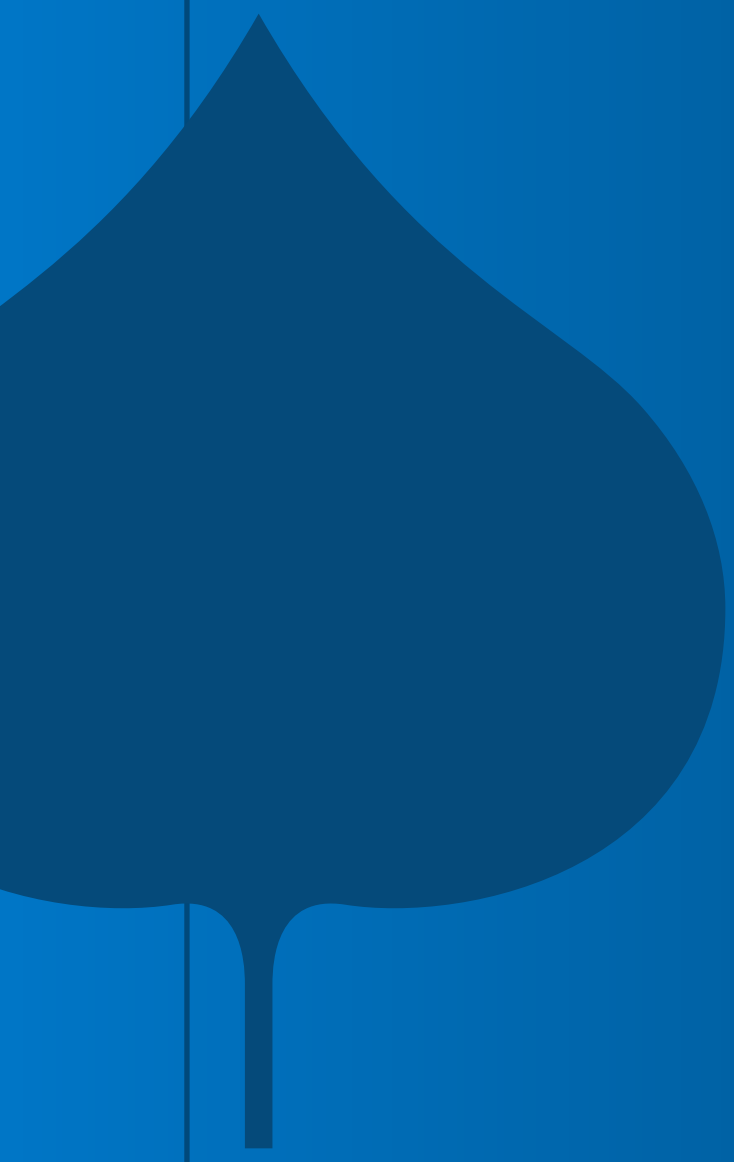
Mack is a fintech product leader with over a decade of experience driving financial inclusion across the public and private sectors. As Vice President of Product at MPOWER Financing, Mack has played a key role in scaling the company from a startup to a \$600M+ global organization, providing education financing to international and DACA students. Mack's career began as an early employee at the Consumer Financial Protection Bureau (CFPB), where he helped shape regulatory frameworks that prioritize fairness and transparency in financial services. Building on this foundation, Mack has continued to champion financial inclusion as a policy advisor at the Aspen Institute, where he has advanced global strategies to promote equity, inclusion, and access. This unique combination of regulatory, policy, and product leadership enables Mack to identify and deliver impactful solutions that foster a more inclusive financial system for all.



Talia Zitner

Event Coordinator

Talia Zitner (she/her) is the Event Coordinator for the Aspen Institute Financial Security Program (FSP). She supports the production of FSP's variety of public and private events. Before joining the Aspen team, Talia worked in the music festival industry in operations and advocacy positions. She holds a B.A. in English and Environmental Studies from Wesleyan University.



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