Dodd-Frank: Change on the Horizon?
Communications, Financial Services & Interstate Commerce Committee
Monday, Aug. 7, 2017
1:30 p.m. – 3:00 p.m.

Session Agenda

Members of Congress and President Trump have indicated a desire to change or repeal many provisions of Dodd-Frank. What impact will these changes have on the dual state-federal system? Will consumers be able to access the credit they need?

NCSL gratefully acknowledges the Massachusetts Bankers Association, the American Bankers Association and the ABA State Association Alliance for their support of the break.

1:30 – 1:40 p.m. Welcome and Introductions
Representative Brian Patrick Kennedy, Rhode Island Legislator Co-chair
Communications, Financial Services & Interstate Commerce Committee

1:40 – 3:00 p.m. Speakers’ Discussion & Questions from the Audience

1:40 – 1:45 Jon Skarin, Massachusetts Bankers Association, Massachusetts
1:45 – 1:50 Ryan Donovan, America’s Credit Unions, Washington, D.C.
1:50 – 1:55 Quick Q&A
1:55 – 2:00 Paul Richman, Insured Retirement Institute, Washington, D.C.
2:00 – 2:05 Meghan Sullivan, Mortgage Bankers Association, Washington, D.C.
2:05 – 2:10 Quick Q&A
2:10 – 2:15 Chi Chi Wu, National Consumer Law Center, Massachusetts
2:15 – 2:20 Margaret Liu, Conference of State Bank Supervisors, Washington, D.C.
2:20 – 2:25 Quick Q&A
2:25 – 3:00 Jon Gentile, National Association of Professional Insurance Agents, Virginia
2:35 – 3:00 Discussion and Q&A
Ryan Donovan  
Chief Advocacy Officer  
Credit Union National Association  
Washington, D.C.

As Chief Advocacy Officer at the Credit Union National Association, Ryan Donovan is responsible for the development and implementation of the Credit Union National Association’s advocacy strategy. He leads a team of more than 100 professional advocates at CUNA and the state credit union leagues, and their goal is to improve the operating environment for credit unions to serve their members through the removal of regulatory barriers and the enhancement of credit union powers. Ryan joined the Credit Union National Association as Vice President – Legislative Affairs in September 2007, and was promoted to Senior Vice President in September 2011 and to Chief Advocacy Officer in January 2015. Prior to joining CUNA, Ryan worked for the California and Nevada Credit Union Leagues as Director of Federal Government Affairs. He also served as a member of the Congressional staffs of Representative Brad Sherman (D-CA) and former House Democratic Leader Richard A. Gephardt (D-MO). Ryan is a Credit Union Development Educator, and holds a Master in Government degree from the Johns Hopkins University and a Bachelor of Science in Political Science from Truman State University. A native of Missouri, Ryan is a passionate fan of the St. Louis Cardinals. Ryan also enjoys running and completed his first marathon in 2016 in the city of Philadelphia.

Jon Gentile  
Vice President, Government Relations  
National Association of Professional Insurance Agents  
Virginia

Jon Gentile is vice president of government relations at the National Association of Professional Insurance Agents (PIA), an association of independent insurance agency owners. Jon leads the lobbying efforts for PIA and covers a broad range of issues including flood insurance, Terrorism Risk Insurance, state regulation of insurance, healthcare, crop insurance and tax reform. A native of northern New Jersey, Jon holds a Bachelor of Arts and Master of Arts from the Catholic University of America in Washington, D.C.

Margaret Liu  
Senior Vice President, Legislative & Deputy General Counsel  
Conference of State Bank Supervisors  
Washington, D.C.

Margaret Liu is the Senior Vice President, Legislative & Deputy General Counsel for the Conference of State Bank Supervisors. The Conference of State Bank Supervisors (CSBS) is the nationwide organization of banking regulators from all 50 states, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands. Liu joined CSBS in June 2009 and has extensive financial services policy experience.

Paul Richman  
Vice President, Government Affairs  
Insured Retirement Institute  
Washington, D.C.

Paul has had 31 years of experience working in both government and the private sector where he has directed federal and state government affairs programs. Currently, Paul serves as the Vice President Government Affairs at the Insured Retirement Institute (IRI). IRI is the leading association for the retirement income industry and is the only association that represents the entire supply chain of insured retirement strategies. IRI members are the major insurers, asset managers, broker-dealers, distributors, and 150,000 financial professionals. As a not-for-profit organization, IRI provides an objective forum for communication and education, and advocates for the sustainable retirement solutions Americans need to help achieve a secure and dignified retirement. Prior to joining IRI, Paul has served as the Vice President of Government Affairs at the National Association of Professional Employer Organizations, the Director of
Federal Affairs for the Port Authority of New York and New Jersey; Vice President for Policy and Government Affairs at NSI, Inc. a national government affairs firm representing fortune 500 clients; and Vice President of State Government Affairs at the Mortgage Bankers Association. Paul also has had a distinguished career in public service where he served in senior policy making positions during the Clinton Administration in the Office of the Vice President and in the Secretary’s policy office at the U.S. Department of Labor. Prior to coming to DC, Paul served as the Special Counsel for Economic Development to former New York governor Mario Cuomo. He is a lawyer admitted to practice in New York, where he had received his Juris Doctor degree from Cardozo School of Law and his Bachelor of Arts degree cum laude from Brooklyn College, City University of New York.

**Jon Skarin**  
**Executive Vice President of Legislative & Regulatory Policy**  
**Massachusetts Bankers Association**  
**Massachusetts**

Mr. Skarin serves as Executive Vice President of Legislative & Regulatory Policy for the Massachusetts Bankers Association (MBA), which represents 155 commercial, savings and co-operative banks and savings and loan associations with more than 69,000 employees located throughout Massachusetts and New England. He is responsible for federal and state legislative and regulatory issues and serves as assistant treasurer of the Association’s political action committee. Since joining MBA in 2005, Mr. Skarin has worked on a number of key banking issues in Washington, DC and on Beacon Hill. These include comprehensive mortgage lending legislation, state and federal foreclosure prevention initiatives, data security standards and several large retailer data breaches, regulatory relief initiatives, deposit insurance reform and overdraft protection regulations. Beginning in 2008, Mr. Skarin worked on numerous matters related to the financial crisis, including the conservatorship of Fannie Mae and Freddie Mac, the Troubled Asset Relief Program and the federal government’s regulatory reform initiatives, including enactment of the Dodd-Frank Act in 2010. In particular, he worked on provisions related to mutuality and preservation of the dual banking system, the Durbin interchange amendment, and capital provisions. During the 2013-2014 Massachusetts legislative session, Mr. Skarin worked extensively on MBA’s comprehensive bank recodification and modernization legislation. This initiative, the first time the Commonwealth’s banking laws had been updated in more than 30 years, culminated in the enactment of Chapter 482 of the Acts of 2014. The law streamlines, updates and modernizes every section of Massachusetts banking law and is designed to ensure that the Massachusetts state charter remains competitive in a rapidly evolving financial services marketplace. Mr. Skarin is also a frequent speaker on legislative and regulatory matters related to banking and financial services. Prior to joining the Association, Mr. Skarin served as Legislative Director for Congressman Michael E. Capuano from 1999-2005. In this capacity, he was responsible for all legislative activities and strategy in the Congressman’s office. In addition, he staffed the House Financial Services Committee and had primary responsibility for economic development, telecommunications and other technology issues as well as ethics and campaign finance matters. He also served on the staff of Senator Edward M. Kennedy from 1994-1998 working on economic and technology issues as well as economic development projects throughout the Commonwealth.

**Meghan Sullivan**  
**Associate Vice President, Legislative and Political Affairs**  
**Mortgage Bankers Association**  
**Washington, D.C.**

Meghan Sullivan is an Associate Vice President of Legislative Affairs at the Mortgage Bankers Association. In this capacity, she serves as one of MBA’s lobbyists on Capitol Hill, focusing primarily on Republican members of the United States Senate. In recent years, she has advocated on Dodd-Frank regulatory relief proposals, GSE reform legislation, and other issues important to the real estate finance industry. Prior to assuming her current role in 2011, she spent five years as Director of State Legislative and Political Affairs, coordinating MBA’s state advocacy efforts and serving as a liaison to state and local Mortgage Bankers
Associations. As MBA’s representative to state governors, legislatures and banking regulators, Sullivan managed the communication of MBA’s positions on those issues to policymakers and analyzed state-level legislative regulatory proposals affecting the real estate finance industry. Before joining the MBA, Sullivan served on the staff of US Senator John E. Sununu of New Hampshire. She received a Bachelor’s degree from Georgetown University in Washington, DC. A New Hampshire native, she currently lives in Washington, DC with her husband and young son.

Chi Chi Wu
Attorney
National Consumer Law Center
Massachusetts
Chi Chi Wu has been a staff attorney at NCLC for over a decade. Chi Chi focuses on consumer credit issues at NCLC, including legislative, administrative, and other advocacy. Chi Chi’s specialties include fair credit reporting, credit cards, refund anticipation loans, and medical debt. Before joining NCLC, Chi Chi worked in the Consumer Protection Division at the Massachusetts Attorney General’s office and the Asian Outreach Unit of Greater Boston Legal Services. Chi Chi is a graduate of Harvard Law School and The Johns Hopkins University. Chi Chi is co-author of the legal manuals Fair Credit Reporting Act and Collection Actions, and a contributing author to Consumer Credit Regulation and Truth in Lending.