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| Tuesday, March 5 |  | |
| 7:30 am – 8:00 am | **Law Committee Breakfast** (Astor Ballroom Foyer) | |
| 8:00 am – 12:15 pm | **Law Committee Meeting** (Astor Ballroom) | |
|  | 8:00 am – 8:15 am | *Call to Order, Introductions, Antitrust Statement, Privileged Communication Statement, and Approval of Previous Minutes* |
|  | 8:15 am – 8:45 am | ***Emerging Issues*** *– Connected Cars, Consent Orders (Sensible Auto Lending, Extensions), and Minnesota licensure* |
|  | 8:45 am – 9:00 am | ***Debt Settlement Working Group*** |
|  | 9:00 am – 9:45 am | ***Payment Card*** *– Credit Card Surcharge Litigation, State Legislation Prohibiting Merchants from Refusing to Accept Cash, True Lender Case Update, Valid-When-Made Doctrine Update, Fintech Update, OCC Charter and Litigation, and Square ILC Application* |
|  | 9:45 am – 10:00 am | *Break* |
|  | 10:00 am – 10:45 am | ***Mortgage Lending*** *– GSE Proposal Regarding Credit Scores, CFPB Lookback on Mortgage Lending, CFPB Complaint Snapshot on Mortgage, Safety and Soundness Principals, Loan Originator Compensation Letters to the CFPB, NY Whistleblower Rules for Licensed Lenders, and the Obduskey Case on Non-judicial Foreclosures* |
|  | 10:45 am – 11:30 am | ***Vehicle Finance*** *– Office of Servicemember Affairs Annual Report, CFPB Response to CT Inquiry, Shutdown Legislation / Reprieve for Federal Workers (CT, DE, DC, etc.), NY Fair Lending, MD Commission Report / Legislation VF-specific Interest, MO Plaintiffs’ Attorneys on Post-default Interest, and MA Small-loan License Update* |
|  | 11:30 am – 12:15 pm | ***Personal Loan –*** *Revised Payday Lending Regulations, FDIC RFI on Small-Dollar Lending, Industrial Loan Companies, CFPB Constitutionality, and the CFPB NPR on Debt Collection* |

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| 12:15 pm – 2:00 pm | Opening Law and Compliance Symposium Session and Luncheon: Federal, State, and CFPB Update with John McNamara, Assistant Director of Consumer Lending, Reporting, and Collections Markets  (Ballroom 1 & 2)  *Sponsored by McGlinchey Stafford* | |
| 2:15 pm – 3:45 pm | **Law Committee Roundtables** | |
|  | 2:15 pm – 3:00 pm | **Roundtable I: Jumping on the Fintech Wagon** (Ferncliff I) **–** *What’s the state of the law regarding fintech? What are your business alternatives (charters, partnerships, or vendors)? And what’s the practical reality of working with fintech companies?*  Moderators: Brett Ashton, Krieg DeVault, Kelly Lipinski, McGlinchey Stafford, and Mike Tomkies, Dreher Tomkies  **Roundtable II: Vehicle Finance in 2019** (Ferncliff II) **–** *What issues are industry players facing now? What does the rest of 2019 hold? What is AFSA doing?*  Moderators: Michael Benoit, Hudson Cook, Mark Kenney, Severson & Werson, and John Redding, Buckley  **Roundtable III: State Supervisory & Regulatory Issues** (Beechwood) – *What are some recent exam trends? What are regulators asking for? What are the biggest state issues? Is it the California Consumer Privacy Act all the time?*  Moderators: Ed Heiser, Husch Blackwell, Larry Platt, Mayer Brown, and Frank Salinger |
|  | 3:00 pm – 3:45 pm | ***Roundtables Repeat***  **Roundtable I: Jumping on the Fintech Wagon** (Ferncliff I)  **Roundtable II: Vehicle Finance in 2019** (Ferncliff II)  **Roundtable III: State Supervisory & Regulatory Issues** (Beechwood) |

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| 4:00 pm – 5:00 pm | Law Committee Meeting (Astor Ballroom) | |
|  | 4:00 pm – 4:15 pm | ***Review of Roundtables*** |
| 4:15 pm – 5:00 pm | ***Debt Collection Working Group*** *– Review of Redline Document on the CFPB’s Debt Collection Rule, CFPB Survey Request, CRC Letter to the CFPB, and the Consumer Group Letter to the CFPB* |
| 6:00 pm – 7:00 pm | **Networking Reception** (Pool Deck)  *Sponsored by Buckley* | |
| 7:00 pm – 9:00 pm | **Law Committee Cocktails & Dinner** (Burlock Coast Restaurant)  *Cocktails sponsored by Frank Salinger*  *Dinner Sponsored by Hudson Cook* | |

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| Wednesday, March 6 |  |
| 8:00 am – 8:45 am | **Working Law Committee Breakfast** (Astor Ballroom) **–** *ORCC Liaison Report and TCPA Working Group Update with Mark Brennan, Hogan Lovells* |
| 9:00 am – 9:45 am | **General Session: Point Counter Point⎯Industry and Consumer Groups** (Ballroom 1 & 2) |
| 9:45 am – 10:30 am | **General Session: Voluntary Protection Products and the Military Lending Act** (Ballroom 1 & 2) |
| 10:30 am – 11:00 am | **Break** |
| 11:00 am – noon | **Breakout Sessions - all attendees welcome** |
|  | 1. *Financial Services Litigation Trends (Ballroom 1&2)* 2. *Sales and Use Tax Compliance After South Dakota v. Wayfair (Ballroom 3)* |
| noon – 1:00 pm | **Networking Lunch** (Ballroom 1 &2)  (Admin Lunch – John Jacob Board Room) |
| 1:15 pm – 2:15 pm | **Breakout Sessions - all attendees welcome** |
|  | 1. *CFPB Enforcement (Ballroom 3)* 2. *Issues in 1099 Compliance (Ferncliff)* |
| 2:30 pm – 3:30 pm | **General Session: Privacy & Data Protection⎯Current Framework and Upcoming Challenges**  (Ballroom 1 & 2) |
| 3:45 pm – 5:00 pm | **Law & Compliance Speedsmarts** (Ballroom 3 & Foyer) |
| 6:00 pm – 7:15 pm | **Networking Reception** (Pool Deck)  *Sponsored by Bradley* |

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| Thursday, March 7 |  |
| 8:00 am – 10:00 am | **SGA Committee** (Astor Ballroom)  *Sponsored by Buckley* |
| 9:00 am – 9:30 am | **Breakfast** (Ballroom Foyer) |
| 9:30 am – 10:00 am | **General Session: Fair Lending – Where Are We Now?** (Ballroom 1 & 2) |
| 10:00 am – 11:00 am | **General Session: Perspectives from the C-Suite** (Ballroom 1 & 2) |
| 11:00 am – 11:45 am | **General Session: Mini-CFPBs – Consumer Protection at the State Level** (Ballroom 1 & 2) |
| Noon – 1:30 pm | **General Session and Lunch: Stephen Moore, Heritage Foundation** (Ballroom 1 & 2) |

**FUTURE LAW COMMITTEE MEETINGS:**

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| AFSA Committees  Fairmont Chicago  May 20 – 22, 2019 | 103rd Annual Meeting  Grand America Hotel in Salt Lake City  October 5 – 7, 2019 | Vehicle Finance Conference & Expo  Las Vegas, Nevada  February 12 – 14, 2020 |