**L A W C O M M I T T E E A G E N D A**

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| Monday, Oct. 22 |  |
| 8:30 am – 9:00 am | **Law Committee Breakfast (Marina Vista)*****Sponsored by Husch Blackwell*** |
| 9:00 am – 10:00 am | **Law Committee Meeting (Marina Vista)** |
|  | 9:00 am – 9:15 am | *Call to Order, Introductions, Antitrust Statement, Privileged Communication Statement, and Approval of Previous Minutes* |
|  | 9:15 am – 10:00 am | *Federal, State, and ORCC Update* |
| 10:00 am – noon | **Law Committee Roundtables (Marina Vista, Plaza Room, & Board Room)** |
|  | 10:00 am – 11:00 am | *Roundtable I: Privacy + Cybersecurity (Marina Vista)**Roundtable II: Marketing in the 21st Century: Avoiding Trouble with Cyber and Social Media Advertising (Plaza Room)**Roundtable III: State Exam Overreach ― Filling the Void Left by the BCFP (Board Room)* |
|  | 11:00 am – noon | *Roundtable I: Privacy + Cybersecurity (Marina Vista)**Roundtable II: Marketing in the 21st Century: Avoiding Trouble with Cyber and Social Media Advertising (Plaza Room)**Roundtable III: State Exam Overreach ― Filling the Void Left by the BCFP (Board Room)* |

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| Noon – 1:00 pm | Law Committee Lunch (Garden Veranda) |
| 1:00 pm – 5:30 pm | **Law Committee Meeting (Marina Vista)** |
|  | 1:00 pm – 1:30 pm | *Summary of Roundtables* |
|  | 1:30 pm – 2:30 pm | *Mortgage Lending Subcommittee: The Use of HELOCs by Some Lenders to Skirt ATR & Similar Limitations, Guide Compliance Act, Proposed Bill on QM, eMortgages, Treasury Report – Mortgage Servicing Issues, BCFP Supervisory Highlights – Mortgage Servicing, and Application of Safety and Soundness to Non-banks* |
|  | 2:30 pm – 3:30 pm | *Emerging Issues Subcommittee: Convenience Fees, TCPA Update, FinTech Updates, “Unconscionability” of Interest Rates, Brief Overview of CA Privacy Act & GDPR Update, and Non-brick and Mortar Dealership Models* |
|  | 3:30 pm – 4:00 pm | *Break* |
|  | 4:00 pm – 5:00 pm | *Payment Card Subcommittee: U.S. Supreme Court Upholds Anti-Steering Policies, Visa/Mastercard Reach Settlement with Merchants, BCFP Settles with Citibank, FTC Settles with NetSpend, OCC Unauthorized Account Review Update, Arizona Supreme Court Rules on Optional Acceleration Clauses, FRB Report on Credit Card Profitability, Fintech, and Madden/TrueCreditor/VWM Update* |
|  | 5:00 pm – 5:30 pm | *Debt Collection Working Group* |
| 5:30 pm – 7:00 pm | **Welcome Reception (Poolside)** |
| 7:00 pm – 8:30 pm | **Law Committee Dinner (Ballroom Terrace)*****Sponsored by Hudson Cook*** |

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| Tuesday, Oct. 23 |  |
| 8:00 am – 8:30 am | **Breakfast (Salon 3)** |
| 8:30 am – 10:00 am | **Opening General Session w/ Stephen Hayes, Editor in Chief, The Weekly Standard (Salons 1-2)** |
| 10:00 am – 10:15 am | **Break** |
| 10:15 am – 11:15 am | **General Session: Federal & State Update (Salons 1-2)** |
| 11:15 am – 12:30 pm | **Law Committee Meeting (Marina Vista)** |
|  | 11:15 am – 12:30 pm | *Vehicle Finance Subcommittee:**Connecticut, MLA update, NYDFS Fair Lending Guidance, Mass. Small Loan Licensing, Armata vs. Target Corp. Mass., New Jersey Lease Termination, and Enforcement Actions* |
| 12:30 pm – 1:30 pm | **Networking Lunch (Tennis Court)** |
| 1:30 pm – 3:00 pm | **Law Committee Meeting (Marina Vista)** |
|  | 1:30 pm – 3:00 pm | *Personal Loan Subcommittee: Unconscionability Concepts in Consumer Lending in California, OCC Fintech Charters, US Dept. of Treasury Report on Nonbanks, Community Financial Services Association of America v. CFPB, BCFP Report on Telecommunication Related Collections, Update on Recent BCFP Enforcement Activity, and Debt Settlement Agencies* |

**Upcoming Law Committee Meetings**

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| 2nd Law & Compliance SymposiumRitz-Carlton, Fort LauderdaleMarch 5 – 7, 2019 | AFSA CommitteesFairmont ChicagoMay 20 – 22, 2019 | 103rd Annual MeetingGrand America Hotel in Salt Lake CityOctober 5 – 7, 2019 |