



**State Government Affairs Committee  
Winter 2024 Meeting Minutes  
January 29, 2024  
Las Vegas, Nevada**

**Introductions and Administrative**

With 70 members in attendance, the meeting was called to order at 9:00 a.m. PST. After brief introductions, the committee reviewed AFSA's antitrust statement and approved the minutes from the Fall 2023 committee meeting in Salt Lake City, Utah.

**The History of Consumer Credit**

Jim Keiser, who was previously at the Pennsylvania Department of Banking & Securities, led a deep dive into the background and history of consumer credit. Mr. Keiser discusses topics such as small loan companies, mortgages, fintech, and how the beginning of the industry came to be.

**Fraud Trends: Motor Vehicle**

Paul Steier of the American Association Motor Vehicle Administrators led a discussion on ongoing fraud trends seen in the motor vehicle industry. Mr. Steier covered topics including vehicle theft, lien fraud, anti-fraud education resources, and other areas of concern.

**Rate Caps**

Committee members addressed rate cap observations in Illinois and South Carolina, as well as updates in DIDMCA and the Maryland bank partnership.

**Issues Roundtable**

Committee members held an open roundtable to discuss their other legislative priorities, including collections, VPP issues, state examinations, interchange, and other emerging issues.

**Future Meetings & Adjournment**

Committee members reviewed the calendar of upcoming State Government Affairs Committee meetings and planned to next meet in May 2024 in Fort Lauderdale, Florida. The committee adjourned at 12:00 p.m. PST.



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**Attendees**

Kelly Abernathy – 1<sup>st</sup> Franklin  
Craig Allred – Prestige  
Dustin Alonzo – Hinshaw & Culbertson LLP  
Nathan Anderson – Bridgecrest / Drivetime  
Danielle Arlowe – AFSA  
Julie Ausland – CashCo Financial Services  
Vic Barr – Security Finance Corporation of Spartanburg  
Mark Bartleson – Nissan Motor Acceptance  
Katherina Bodnar – 1<sup>st</sup> Franklin  
Stephanie Casto – GM Financial  
Austin Clancy – OneMain  
Doug Clark – Heights Finance  
Alicia Dagosta – Opportun, Inc.  
Mark Edleman – McGlinchey  
Connie Eiseman – OneMain  
Robert Engilman – Westlake Financial Svcs.  
Mike Ferris – Fortegra  
Scott Fontenot – Wells Fargo Auto  
Gary Fulk – Heights Finance  
Ezra Garret – Oportun  
Nate Glazier – Toyota Financial Services  
Marina Goewey – Global Lending Services  
John Greco – FIMC Partners  
Christopher Hahn – Credito Real USA Finance  
Elizabeth Hammond – Mariner Finance  
John Harvey – Security Finance Corporation of Spartanburg  
Phil Hitz – OneMain  
Stefanie Jackman – Troutman Pepper  
Stacey Jones – Tidewater Finance Company  
Marci Kawski – Husch Blackwell  
Simon Keymer – Keymer Inc.  
Bonnie Klapaska – Mariner Finance  
Cathy Klimek – Securian Financial Group  
Brad Laughlin – Ally Financial  
Dennis LeVeine – Brock & Scott, PLLC  
Johnathan Lippert – Porsche Financial Svcs.  
Courtney Magnarella – Flagship Credit Acceptance

Melia Mccraw – Security Finance Corporation of Spartanburg  
Stephen McDaniel – F&I Sentinel  
Maureen McGee – Oregon Financial Services Association  
Grady McNett – Prestige Financial Services  
Tom Miller – Mississippi State University  
Josh Miller – Kubota Credit Corporation  
Kristen Miller – Global Lending Services  
Sarah Milovich – Carleton, Inc.  
Rob Mossel – Ford Motor Credit Company  
Kris Nelson – Allied Solutions / Securian  
Brad Noel – Republic Finance LLC  
Terry O’Laughlin – Reynolds and Reynolds / Reynolds Documents Services  
Jim O’Reilly – National Bankruptcy Services  
Tom Oscherwitz – Informed, Inc.  
Kerry Palombo – Heights Finance  
Mike Pendency – Credit Acceptance Corporation  
Tracy Sandin – Security Finance Corporation of Spartanburg  
Elora Rayhan – AFSA  
Clay Scheitzach – Bridgecrest Acceptance Corporation / DriveTime  
Bryan Schneider – Manatt Phelps & Phillips  
Joe Schubert – Security Finance Corporation of Spartanburg  
Noam Silverman – Southeast Toyota Finance  
Mick Stanton – Republic Finance, Inc.  
Suzi Traffon – Allied Solutions – Securian Financial Group  
Katie Sumner – Republic Finance, Inc.  
Mike Tomkies – Dreher Tomkies LLP  
Shane Turner – Security Finance Corporation of Spartanburg  
Antonio Vargas – Prestige Financial Services  
Mark Walters – Credit Central. LLC  
Ernest Wheeler – TD Auto Finance LLC  
Sheri Wilford – LPI Loans  
Hoan Vo – Hyundai Capital America  
John Yarbrough –PDP Group, Inc.