



ASSEMBLY COMMITTEE ON
BANKING AND FINANCE
MATTHEW DABABNEH, CHAIR
ASSEMBLYMEMBER, FOURTY-FIFTH DISTRICT

Small Dollar Consumer Lending in California
January 11th, 2016 at 2:00pm
Room 444

Agenda

1) Opening Remarks:

Assemblymember Dababneh, Chair

2) Regulatory Overview:

Jan Owen, Commissioner, *Department of Business Oversight*

3) Statement from California Attorney General Kamala Harris:

Amos Hartston, Deputy Attorney General, California Department of Justice

4) Perspectives on CFPB Proposal:

Dennis Shaul - CEO, *Community Financial Services Assn*

Paul Leonard, California Director, *Center for Responsible Lending*

5) Current state of California's Consumer Lending Laws & Recommendations for Improvement:

Raul Vazquez, CEO, *Oportun*

Paulina Gonzalez, Executive Director, *California Reinvestment Coalition*

James Gutierrez, CEO, *Insikt*

Dan Gwaltney, President, *California Financial Service Providers*

Leigh Ferrin, Attorney, *Public Law Center-Orange County*

Sophia Garcia, State Director, Government Affairs, *Advance America*

Paul Leonard, California Director, *Center for Responsible Lending*

Lester Firstenberger, Esq. SVP, Global Regulatory and Government Affairs, *DFC Global Corp.*

Kyra Kazantzis, Directing Attorney Fair Housing Law Project, Public Interest Law Firm

Jabo Covert, SVP, Government Affairs, *Check Into Cash*

Arthur Levy, Attorney, *Housing and Economic Rights Advocates (HERA)*

6) Tribal Lending:

Sherry Treppa, Chairperson for the *Habematolel Pomo of Upper Lake*

7) Public Comment