



Scams Against Older Adults Advisory Group Meeting

April 2, 2024

SPEAKER BIOS

Paul Benda

Executive Vice President for Risk, Fraud and Cybersecurity, American Bankers Association

The American Bankers Association is the voice of the nation's \$23.7 trillion banking industry, which is composed of small, regional and large banks that together employ approximately 2.1 million people, safeguard \$18.8 trillion in deposits and extend \$12.5 trillion in loans.

Emma Fletcher

Senior Data Researcher, Division of Consumer Response & Operations, Federal Trade Commission

The Division of Consumer Response and Operations collects and analyzes data to target law enforcement and education efforts and measure the impact of activities related to the FTC's consumer protection mission. The division is responsible for the FTC's Consumer Response Center, which handles consumer reports and inquiries received by telephone, mail, and online. It also operates the Consumer Sentinel Network, a unique investigative tool that provides law enforcement members with access to millions of consumer reports about fraud, bad business practices, and identity theft. The division administers the core financial, administrative, and consumer redress functions of the FTC's Bureau of Consumer Protection. In addition, the division houses the Senior Fraud Advisory Office.

Matthew Gerst

Partner, Wilkinson Barker Knauer LLP, on behalf of CTIA

CTIA – The Wireless Association® (“CTIA”) (www.ctia.org) represents the U.S. wireless communications industry and the companies throughout the mobile ecosystem that enable Americans to lead a 21st century connected life. The association's members include wireless providers, device manufacturers, suppliers as well as apps and content companies. CTIA vigorously advocates at all levels of government for policies that foster continued wireless innovation and investment. The association also coordinates the industry's voluntary best practices, hosts educational events that promote the wireless industry and co-produces the industry's leading wireless tradeshow. CTIA was founded in 1984 and is based in Washington, D.C.

Lois C. Greisman

Associate Director, Division of Marketing Practices, Federal Trade Commission

The Division of Marketing Practices responds to ever-evolving problems of consumer fraud in the marketplace. The Division enforces the FTC Act and several other federal consumer protection laws by filing FTC actions in federal district court for immediate and permanent orders to stop scams; prevent fraudsters from perpetrating scams in the future, freeze their assets; and get compensation for consumers who have been scammed.

Jilene Gunther

Director, BankSafe Initiative, AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a nationwide presence and nearly 38 million members, AARP strengthens communities and advocates for what matters most to families: health security, financial stability and personal fulfillment. AARP also produces the nation's largest circulation publications: AARP The Magazine and AARP Bulletin.

AARP is committed to helping every American adequately protect their retirement savings in order to be independent as they age. Every year, criminals steal billions of dollars from consumers. AARP's Fraud Watch Network gives consumers the tools to help spot and stop fraud before they become a victim. Through federal and state advocacy, AARP has helped enact laws and regulations that protect the public. And AARP's BankSafe Initiative is a game-changing business-to-business solution focused on providing intervention tools and resources to the financial industry, including employees at banks, credit unions, investment firms, retailers and other providers of financial products and services, to stop financial exploitation. Since its launch in 2019, BankSafe has helped save an estimated \$300 million on behalf of consumers.

To learn more, visit www.aarp.org and www.aarp.org/ppi/banksafe.

Sheryl Harris

Director, Cuyahoga County Consumer Affairs

Cuyahoga County Department of Consumer Affairs protects county residents from fraud and scams. The Department organizes the activities of Scam Squad, a financial fraud task force made up of local, county, state and federal agencies including the Federal Trade Commission. Learn more at CuyahogaCounty.gov/consumeraffairs.

Karen Hobbs

Assistant Director, Division of Consumer & Business Education, Federal Trade Commission

The FTC's Division of Consumer and Business Education (DCBE) helps consumers know their rights and businesses know their responsibilities, as well as how to spot the scams that target them. Through

free, plain language messages delivered in multiple languages online, in print, by video, and in person, DCBE delivers practical advice with action steps to avoid or resolve a consumer protection problems. To amplify its messages to specific audiences, DCBE staff work closely not only with federal, state, and local agencies, but also with people trusted in their communities – delivering trainings, webinars, presentations, and holding outreach events nationwide.

Patty Hsue

Stop Senior Scams Act Coordinator, Division of Marketing Practices, Federal Trade Commission

The Division of Marketing Practices responds to ever-evolving problems of consumer fraud in the marketplace. The Division enforces the FTC Act and several other federal consumer protection laws by filing FTC actions in federal district court for immediate and permanent orders to stop scams; prevent fraudsters from perpetrating scams in the future, freeze their assets; and get compensation for consumers who have been scammed.

Jennifer Leach

Associate Director, Division of Consumer & Business Education, Federal Trade Commission

The FTC’s Division of Consumer and Business Education (DCBE) helps consumers know their rights and businesses know their responsibilities, as well as how to spot the scams that target them. Through free, plain language messages delivered in multiple languages online, in print, by video, and in person, DCBE delivers practical advice with action steps to avoid or resolve a consumer protection problems. To amplify its messages to specific audiences, DCBE staff work closely not only with federal, state, and local agencies, but also with people trusted in their communities – delivering trainings, webinars, presentations, and holding outreach events nationwide.

Tanya McInnis

Deputy Director for the Office of Consumer Policy, U.S. Department of the Treasury

The U.S. Department of the Treasury’s mission is to maintain a strong economy and create economic and job opportunities by promoting the conditions that enable economic growth and stability at home and abroad, strengthen national security by combating threats and protecting the integrity of the financial system, and manage the U.S. Government’s finances and resources effectively.

Ryan McLaughlin

Director of Compliance Analytics and Design, Western Union

The Western Union Company (NYSE: WU) is committed to helping people around the world who aspire to build financial futures for themselves, their loved ones and their communities. Our leading cross-border, cross-currency money movement, payments and digital financial services empower consumers, businesses, financial institutions and governments—across more than 200 countries and territories and over 130 currencies—to connect with billions of bank accounts, millions of digital wallets and cards,

and a global footprint of hundreds of thousands of retail locations. Our goal is to offer accessible financial services that help people and communities prosper.

Patti Poss

Senior Fraud Advisory Office Coordinator, Division of Consumer Response & Operations, Federal Trade Commission

The Division of Consumer Response and Operations collects and analyzes data to target law enforcement and education efforts and measure the impact of activities related to the FTC's consumer protection mission. The division is responsible for the FTC's Consumer Response Center, which handles consumer reports and inquiries received by telephone, mail, and online. It also operates the Consumer Sentinel Network, a unique investigative tool that provides law enforcement members with access to millions of consumer reports about fraud, bad business practices, and identity theft. The division administers the core financial, administrative, and consumer redress functions of the FTC's Bureau of Consumer Protection. In addition, the division houses the Senior Fraud Advisory Office.

Atalaya Sergi

Director AmeriCorps Senior, AmeriCorps

AmeriCorps, the federal agency for volunteerism and national service, provides opportunities for Americans to serve their country domestically, address the nation's most pressing challenges, improve lives and communities, and strengthen civic engagement. Each year, the agency invests in grants for local nonprofit, community, tribal, and state organizations; places more than 250,000 AmeriCorps members and AmeriCorps Seniors volunteers in intensive service roles; and empowers millions more to serve as long-term, short-term, or one-time volunteers. Learn more at [AmeriCorps.gov](https://www.americorps.gov).

AmeriCorps Seniors is one of the oldest programs in the federal agency of AmeriCorps and provides grants to local nonprofits, community, tribal, and public organizations to engage adults age 55 and above in national service. AmeriCorps Seniors volunteers support critical community challenges by volunteering locally and bringing their talents, skills, and life experiences to that service. For more than five decades, older volunteers have been serving their communities through the three signature programs of AmeriCorps Seniors – Foster Grandparent Program, RSVP, and Senior Companion Program – and through Senior Demonstration Programs that test new volunteer models for older adults. AmeriCorps Seniors grantees can be found in all 50 states and the U.S. territories of Guam, Puerto Rico, and the U.S. Virgin Islands.

Mark Southon

Senior Director of Risk Management, Blackhawk Network

In 2001 BHN disrupted the branded payments industry by establishing a gift card category in grocery stores, setting a new standard for consumer convenience, while opening up a unique channel for brand/customer communication.

Over time, BHN's vision of helping companies use gift cards to expand their reach and increase brand loyalty and revenue expanded, leading to several strategic acquisitions. Online gift card sales, international offerings, and B2B products and services are some of the key operations housed under today's BHN.

Monica Vaca

Deputy Director, Bureau of Consumer Protection, Federal Trade Commission

The FTC's Bureau of Consumer Protection stops unfair, deceptive, and fraudulent business practices by collecting reports from consumers and conducting investigations, suing companies and people that break the law, developing rules to maintain a fair marketplace, and educating consumers and businesses about their rights and responsibilities.