

# Maryland Financial Consumer Protection Commission

## Agenda

Wednesday, October 10, 2018, 1:00 p.m.  
3E Senate Office Building, Annapolis

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- **Chair's Opening Remarks**
- **Discussion on U.S. Department of Labor Rule and any Actions of SEC in Addressing Conflicts of Interest in Broker-Dealers Offering Investment Advice by Aligning the Standard of Care for Broker-Dealers with that of the Fiduciary Duty of Investment Advisors (recommendations for changes to State law to provide protection intended by the rule)**

**Barbara Roper:** Director of Investor Protection, Consumer Federation of America

**Melanie Lubin:** Securities Commissioner, Securities Division, Office of the Attorney

**Lisa J. Bleier:** Managing Director and Associate General Counsel, Federal Government Relations, Securities Industry and Financial Markets Association (SIFMA)

- **Discussion on CFPB Arbitration Rule and the Model Consumer and Employee Justice Enforcement Act (recommendations for changes to State law to provide protection intended by the Act)**

**Jane Santoni:** Santoni, Vocci & Ortega, LLC

**Lauren Saunders:** Associate Director, National Consumer Law Center

**Karla Gilbride:** Staff Attorney, Public Justice

- **Discussion on Regulation of Student Loan Servicers (recommendations for changes to State law to expand regulation beyond the 2018 law that establishes a Student Loan Ombudsman and requires servicers to designate an individual to represent the servicer in communications with the ombudsman)**

**Jen Diamond:** Communications and Program Manager, Maryland Consumer Rights Coalition

**Chris Madaio:** Assistant Attorney General, Office of the Attorney General

**Whitney Barkley:** Senior Policy Counsel, Center for Responsible Lending

- **Commission Discussion: Recommendations for Legislative Changes**

Data Breaches on Merchants and Processors

Mortgage Lending Consumer Protections for Buyers of Retail Manufactured Homes

*Members of the public are invited to submit written testimony to this email: [FCPC@mlis.state.md.us](mailto:FCPC@mlis.state.md.us)*

*More information on this Commission may be found on the Maryland Department of Legislative Services website:  
<http://dls.maryland.gov/policy-areas/maryland-financial-consumer-protection-commission>*