

As of 1/25/2012

AICCCA 19<sup>th</sup> Mid-Winter Conference

Hotel Valley Ho

6850 East Main Street

Scottsdale, AZ 85251

Call 480-248-2000 or 866-882-4484 and ask for the "AICCCA" block of rooms  
\$194 single or double, until December 20, 2011 or block is full, whichever occurs first

[Conference Attendee List as of January 13, 2012](#)

[2011-2012 Enacted State Legislation Report](#)

[2011-2012 Pending State Legislation Report](#)

[2011-2012 Pending and Enacted Federal Legislation Report](#)

WEDNESDAY, January 18, 2012

8:00 a.m. - 1:00 p.m. Exhibitors Setup-SoHo Ballroom

8:00 a.m. - 5:00 p.m. Registration-SoHo Ballroom

8:30 a.m. - 12:45 p.m. Board of Directors meeting –Sahara Boardroom

9:30 a.m. - 11:30 a.m. Putting Your Best Face Forward in the Press and Social Media-SoHo Ballroom

[Ken Scott](#), AICCCA Press Relations

Ken Scott Communications

Houston, TX

[Thom Fox](#), Community Outreach Director [ [presentation](#) ]

Cambridge Credit Counseling

Agawam, MA

1:00 p.m. – 5:00 p.m. AICCCA Members' Only Meeting –SoHo Ballroom

6:00 p.m. – 7:00 p.m. Welcome Reception-Sky Line Rooftop

THURSDAY, January 19, 2012

GENERAL SESSIONS in SoHo Ballroom

8:00 a.m. – 5:00 p.m. Registration

8:00 a.m. – 5:00 p.m. Exhibitors Displays Open

8:00 a.m. – 9:00 a.m. Continental Breakfast

8:55 a.m.

Welcoming Remarks

David C. Jones, Ph.D., President

9:00 a.m. –9:45 a.m.

[Research Outcomes-Phone vs. In person Counseling](#)

[Prof. Michael Staten](#), Norton School of Family and Consumer Sciences

University of Arizona

Phoenix, AZ

9:45 a.m.-10:00 a.m. Exhibitor Focus

**10:00 a.m.-10:15 a.m. BREAK**

**10:15 a.m. – 11:00 a.m. View from the Bench on Consumer Trends and Counseling**

**[Hon. Redfield T. Baum](#)**

U.S. Bankruptcy Judge

U.S. Bankruptcy Court

Phoenix, AZ

**[Tami Johnson](#)**

Pro Se Law Clerk

U.S. Bankruptcy Court

Phoenix, AZ

**11:00 a.m.-11:30 a.m. BREAK**

**11:30 p.m.-1:00 p.m. LUNCH – Main Place Courtyard (for all registered attendees)**

**With Thanks to our Premier Sponsor MasterCard RPPS!**

**11:15 a.m. – 1:00 p.m. CAB Meeting and Lunch-by invitation only, Tropicana Boardroom**

**1:00 p.m. – 2:30 p.m. Agency to Agency Small Group Roundtable Discussions**

**(Valley Ho I, Valley Ho II and Penthouse 3)**

Moderators:

**Tracey Macomber**

American Consumer Credit Counseling

Auburndale, MA

**Steve Trumble**

American Consumer Credit Counseling

Auburndale, MA

**Christopher Viale**

Cambridge Credit Counseling Corp.

Agawam, MA

Small group roundtable discussions moderated by agency heads to discuss issues affecting EVERY agency. This is your time to ask questions regarding issues your agency is facing and get input and advice from your colleagues. Topics including (but not limited to!): improving the consumer experience, improving processes and reducing costs, improving effectiveness, how to measure effectiveness, diversifying beyond the DMP and other creditor plans and how to staff for success.

**2:30 p.m. – 2:45 p.m. BREAK**

**2:45 p.m. – 3:30 p.m. Update from the CFPB**

**[Dalié Jiménez](#), Policy Fellow**

Deposits, Collections & Credit Information Markets

Consumer Financial Protection Bureau

Washington, D.C.

**PLEASE NOTE, AT THE REQUEST OF THE CREDITORS WE ASK THAT ONLY NON-PROFIT CREDIT COUNSELING AGENCIES ATTEND THE CREDITOR BREAKOUT SESSIONS**

**Creditors participating in Thursday sessions (BofA , HSBC, Capital One):  
(Valley Ho I, Valley Ho II, Penthouse 3)**

**3:35 p.m.-4:05 p.m.      Creditor Breakout 1-Rooms to be assigned**  
**4:10 p.m.-4:40 p.m.      Creditor Breakout 2-Rooms to be assigned**  
**4:45p.m.-5:15 p.m.      Creditor Breakout 3-Rooms to be assigned**

**5:30 p.m.-7:00 p.m.      Reception on the Sky Line Rooftop Terrace, Intro to Scottsdale at 6:45 p.m. by local guide, followed by “Taste of Art ArtWalk” on your own or with the guide.**

Scottsdale ArtWalk is much like a large, easy-going open house for the Scottsdale Arts District located primarily along Main Street and Marshall Way in Scottsdale Downtown. “America’s Original ArtWalk,” this weekly gathering takes place every Thursday evening (year-round, except Thanksgiving) between 7 and 9 pm. That’s when all member galleries belonging to the Scottsdale Gallery Association (SGA) open their doors to the public and show off the work of the Southwest’s outstanding artists.

A 30-year tradition, the ArtWalk process is simple — proceed at your own pace, wander into galleries that capture your fancy, stroll around a delightful area punctuated by dramatic statues, bubbling fountains, tree-covered courtyards, famed restaurants and more.

**FRIDAY, January 20, 2012**

**8:00 a.m. – 9:00 a.m.      Continental Breakfast –SoHo Ballroom**

**8:30 a.m. – 9:00 a.m.      Exhibitor’s Prize Giveaways (During Breakfast)-SoHo Ballroom**  
Attendees must be present to win any prizes/awards by Exhibitors.

**9:00 a.m.-9:30 a.m.      MasterCard RPPS update**  
[Update: DMP Exception Code Cleanup](#)  
Discussion of Exception Code Cleanup Project and Credit Counseling Resource Center Enhancements  
[Heather Cedar and Jennifer Boshart](#)  
MasterCard Worldwide  
O’Fallon, MO

**9:30 a.m.-10:30 a.m.      [Understanding the Relationship between Money Transmitter Laws and Regulations and Debt Management Plans](#)**

[Exploring Consumer Arbitration Provisions after CompuCredit v. Greenwood](#)

[Jonathan Pompan, Esq.](#)

Venable LLP  
Washington, D.C.

Since the early 2000’s the legal and regulatory framework of consumer protections for offering and providing debt management plans (and other repayment programs) has evolved. At the same time, there are state and federal laws and regulations for money services businesses, including the Bank Secrecy Act, the U.S. PATRIOT Act, and state money transmitter licensing requirements, which are just as important as state debt adjusting laws. This

session will cut through the myths and uncertainties about the relevant requirements and provide straight-forward explanations of the differences between state debt adjusting laws and state money transmitter laws, to whom they apply, and what they require. This discussion will feature one of the industry's leading attorneys who will share some insights on the potential impact of these requirements on your business and where state and federal regulators – including the Consumer Financial Protection Bureau – may be headed next.

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COUNSELING AGENCIES ATTEND THE CREDITOR BREAKOUT SESSIONS**

**Creditors participating in Friday sessions (Amex , Midland Credit Management):  
(Valley Ho I, Valley Ho II)**

**10:35 a.m.-11:05 a.m. Creditor Breakout 1-Rooms to be assigned**

**11:10 a.m.-11:40 a.m. Creditor Breakout 2-Rooms to be assigned**

**11:40 a.m. AICCCA Conference Adjourned**

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**SAVE THE DATES!**

**July 17-20, 2012**

19<sup>th</sup> Annual Conference  
The Four Seasons Hotel  
Washington, D.C.

**January 22-23, 2013**

20<sup>th</sup> Mid-Winter Conference  
SandPearl Resort  
Clearwater Beach, FL