

REGISTRATION INFORMATION

Name _____

Title _____

Organization _____

Address _____

City _____ State _____ Zip _____

Phone () _____

Fax _____

E-Mail _____

I am a representative of a business or trade association.
Enclosed is my fee of \$200.

I am a government official or representative of a public
interest group. **Enclosed is my fee of \$100.**

Registration fee includes all sessions, Thursday's luncheon and reception, the breakfast dialogue, and conference materials.

(The difference in fee permits representatives from groups with limited funds to attend while allowing CFA to cover all conference expenses.)

NOTE: There is a \$25.00 fee for cancellations received after November 17, 2001. Substitutions may be made.

Yes, I will attend the CFA Thursday luncheon.

Please check here if you want a vegetarian meal.

Please mail your registration and make check payable to:

Consumer Federation of America

1424 16th Street, NW, Suite 604

Washington, DC 20036

Phone: 202-387-6121/Fax: 202-265-7989

Access services will be provided on request. Please notify CFA by November 10 if these services are required.

HOTEL

The Jurys Hotel has reserved a block of rooms until **November 7**. Please identify yourself as a registrant of CFA's Financial Services Conference to receive the special \$125-single (plus tax) rate. Reservations should be made individually by calling 1-800-423-6953 or 202-483-6000.

The Consumer *in the* FINANCIAL SERVICES Revolution



Consumer Federation of America
1424 16th Street, NW, Suite 604
Washington, DC 20036

The Consumer *in the* FINANCIAL SERVICES Revolution

*Challenges and
Opportunities*

Jurys Hotel
1500 New Hampshire Avenue, NW
Washington, DC 20036
1-800-423-6953

Thursday and Friday
November 29 and 30, 2001

Presented by:
Consumer Federation of America

The Consumer *in the* FINANCIAL SERVICES Revolution

Challenges and Opportunities

After more than a decade of financial services deregulation and reregulation, federal and state policy makers and regulators continue to address pressing banking, insurance, investment, and real estate issues affecting consumers.

To keep consumer advocates and educators informed about these issues, the Consumer Federation of America will present its fourteenth annual conference, "The Consumer in the Financial Services Revolution," planned with the assistance of consumer groups and the financial services industry.

In keynote speeches, debates, and panel discussions, speakers will discuss: new research, new policy proposals, and legislative and regulatory prospects. As well as being able to question speakers, attendees can participate in a "breakfast dialogue" where they can engage in focused discussions with other attendees.

All those with an interest in consumer financial services issues are welcome to attend.

The conference begins at 8:45 a.m. on Thursday, November 29 and ends at 12:00 noon on Friday, November 30, 2001

You may register by returning the registration form in the brochure (mail or fax) or on-line. Visit CFA's website: www.consumerfed.org under Calendar of Events. On site registration starts at 8:00 a.m. on Thursday, November 29.

Consumer Debtors In A Deteriorating Economy: Financial Impacts and Remedies

Household consumer debt is near record levels, and after a two-year decline, consumer bankruptcies are on the rise. Now that terrorist attacks have made a recession far more likely, what will be its impact on debt-laden households? How are creditors likely to respond? What is the role of consumer groups in addressing this problem?

Predatory Lending: Abuses and Solutions

Predatory lending continues to be the most controversial consumer financial services issue debated throughout the country. What have we recently learned about the extent and consumer impact of this problem? What has been the impact of strong state laws? And, is Congress likely to act on this issue?

Credit Insurance: Recent Trends and Their Consumer Impacts

Over the past several years, credit insurance rates have declined somewhat but loss ratios have fallen dramatically, diminishing the proportion of premium dollars paid to policyholders. Also, creditors are learning how to sell insurance to credit cardholders at relatively low risk ratios. Is it time for state insurance regulators to address these and other trends that disadvantage consumers?

Credit Scores: Consumer Implications of Their Growing Use

Credit scores are emerging as statistics with powerful effects on the lives of consumers, ranging beyond credit availability and cost to insurance rates and even job opportunities. State legislation and industry action have combined to make many of these scores more available. Is Congress likely to take action on this issue? What should advocates and educators advise consumers about their scores?

Retirement Savings Programs in Flux: An Update

Employers continue to shift from defined benefit to defined contribution retirement plans for employees. But they are restricted as to the advice they can offer these workers about these plans. Is congressional legislation that would allow employers to contract with financially interested providers to supply this advice pro-consumer? What has been the impact of the stock market decline on employee use of these plans?

Low-Income Household Savings: Challenges and Model Programs

Recent research has revealed both good and distressing news about low- and moderate-income household saving. What does this research tell us? What would proposed congressional legislation do to address this problem? Do Individual Development Account (IDA) and America Saves programs offer effective solutions to related challenges?

New and Controversial Insurance Underwriting: A Need for Regulation?

On the frontier of underwriting, insurers are considering the use of new information about policyholders, ranging from credit scores to genetic profiles, to assess risk and determine rates. Should state insurance regulators, or the U.S. Congress, consider new restrictions on the use of this information in rate-making? In general, what are appropriate and inappropriate data for insurers to utilize in their underwriting decisions?

Financial Services Sold on the Internet: How Consumer Friendly?

Despite the recent crash of the dot-com industry, consumers are using the Internet more frequently to research, and even purchase, financial service products. How easy is it for shoppers to undertake effective product searches? Do they encounter deceptive and unconscionable practices? How are regulators trying to protect consumers in this new marketplace?
