Roundtable Participants

Robert Avery, Economist, Board of Governors, Federal Reserve

Karlene Bowen, Credit Score Development, Fair Isaac

Alison Cassady, Research Director at U.S. PIRG Education Fund

Glenn Canner, Economist, Board of Governors, Federal Reserve

Fred Cate, Professor and Director of Center for Applied Cybersecurity Research

Terry W. Clemans, Director, National Credit Reporting Association

Joseph Crouse, Senior Executive Vice President, Legislative Counsel, MBNA America

Tom Danchik, 1st Vice President, MBNA America

Joseph Duncan, Senior Fellow, Information Policy Institute

Mallory Duncan, Senior Vice President & General Counsel, National Retail Federation

Greg Elliehausen, Economist, Credit Research Center, Georgetown University

Jeffrey Feinstein, Research and Development, Fair Isaac

Evan Hendricks, Publisher, Privacy Times

Robert Hunt, Economist, Philadelphia Federal Reserve

Richard Le Febvre, President, AAA American Credit Bureau; AAA Credit Expert Counseling Services

Ed Mierzwinski, Director of Consumer Programs, US Public Interest Research Group

Stuart Pratt, President & CEO, Consumer Data Industry Association

Bill Reeder, Economist, US Department of Housing and Urban Development

Randy Scheesselle, Economist, US Department of Housing and Urban Development

Brad Scriber, Housing Coordinator, Consumer Federation of America

Nick Souleles, Professor, Wharton School, University of Pennsylvania

Michael A. Turner, President & Senior Scholar, Information Policy Institute

Donato Vaccaro, Research Program Leader, Consumers Union

Alan Westin, Director, Privacy and American Business

Paul Wohkittel, Lender's Credit Services

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