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**EMPOWERING CONSUMERS:
FAIRNESS, TRANSPARENCY, ACCOUNTABILITY**



Chi Chi Wu is a senior attorney at the National Consumer Law Center (NCLC), focusing on consumer credit issues, including legislative, administrative, and other advocacy. Her specialties include fair credit reporting, credit cards, and medical debt.

Chi Chi is lead author of the legal manual Fair Credit Reporting, and a contributing author to Consumer Credit Regulation and Truth in Lending. She has also led on a number of recent reports, including Digital Denials: How Abuse, Bias, and

Lack of Transparency in Tenant Screening Harm Renters; Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination; Even the Catch-22s Come with Catch-22s: Potential Harms and Drawbacks of Rent Reporting; and Mission Creep: A Primer on Use of Credit Reports & Scores for Non-Credit Purposes.

Before joining NCLC, she worked in the Consumer Protection Division at the Massachusetts Attorney General’s Office and the Asian Outreach Unit of Greater Boston Legal Services.

Chi Chi holds a J.D. from Harvard Law School and a B.A. from Johns Hopkins University.



Eric Dunn joined the National Housing Law Project in 2018, after serving as a legal aid attorney for the Legal Aid & Defender Association of Detroit (2001-2005) and the Northwest Justice Project (2005-2016), and as a lobbyist and statewide housing advocate for the Virginia Poverty Law Center (2016-2018).

Eric is probably best known for his advocacy around rental housing admission issues and for helping lead and coordinate the work of housing advocates nationwide to prevent mass evictions during the Covid-19 pandemic.

Previously Eric focused his work on combating predatory home mortgages and contract-for-deed scams and on improving protections against eviction or termination from subsidized housing programs. Eric is a graduate of the University of Michigan (1997) and University of Louisville Brandeis School of Law (2000).

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Chuck Bell has worked for Consumer Reports for over 30 years, advocating for consumer protections in New York and other Northeastern states.

As the program director, he works closely with Consumer Reports' advocacy and mobilization teams on a wide range of consumer policy issues, including financial services, healthcare, privacy, product safety, and food safety.

Over the last several years, Chuck has played a leading role in fighting for safer dietary supplements and fairer auto insurance rates, and enacting new protections for student loan borrowers in several states.

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Amy Quester is a senior counsel in the Consumer Financial Protection Bureau's Office of Regulations, where she works on consumer reporting issues and on a variety of other rulemaking projects.

Prior to joining the Office of Regulations, she worked in the CFPB's Office of Supervision Policy. Before joining the CFPB, Amy represented consumers at the Legal Aid Society of Milwaukee and worked at the Center for Responsible Lending.

Amy also worked in the Federal Trade Commission's Division of Financial Practices and in the Federal Programs Branch of the U.S. Department of Justice's Civil Division. She has also taught law school courses.

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Lanique Eubanks is a senior counsel in the Consumer Financial Protection Bureau's Office of Regulations. She assists in the development of regulations and has worked as the team lead on rulemakings concerning the 10-Year review of Regulation Z's Loan Originator Rule, LIBOR transition consistent with the

federal LIBOR Act, the Fair Credit Reporting Act involving human trafficking and medical debt, and as a staff member on the Juneteenth mortgage origination interpretive rule as well as the initial LIBOR transition rule.

Lanique serves as the primary Regulations staff contact for the SAFE Act and Regulation Z's Loan Originator Rule and also routinely provides interpretive guidance on the Real Estate Settlement Procedures Act (RESPA) and other Truth-in-Lending Act (TILA)/Regulation Z matters involving mortgages (such as points and fees, ability to repay, and the TILA-RESPA Integrated Disclosures) and credit cards.

Prior to joining Regulations in 2021, Lanique worked as an attorney in the CFPB's Office of Supervision Policy for almost seven years, and before that, she practiced consumer financial services law for several years in the private sector.

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