

**HIGH COST CREDIT SUMMIT**  
September 24, 2009  
9:00 – 4:00 (Registration begins at 8:30)  
Alabama Archives and History Building, Montgomery

- 8:30 – 9:00 Registration
- 9:00 – 9:30 **Welcome and Introduction**  
Shay Farley, Alabama Appleseed, and Stephen Stetson, Alabama Arise Citizens Policy Project
- \*\* THROUGHOUT: TESTIMONY OF BORROWERS & ADVOCATES \*\*
- 9:30 – 10:30 **Part 1: The Whos, Whats, and Hows of High Cost Credit**  
Moderator: Shay Farley  
Panelists:  
Jean Ann Fox, Consumer Federation of America  
Uriah King, Center for Responsible Lending  
Hank Klein, Arkansans Against Abusive Payday Lending  
Sue Berkowitz, South Carolina Appleseed Center  
Prepared statements by panelists, questions from moderator and Q&A with audience
- 10:30 – 10:45 BREAK
- 10:45 – 11:45 **Part 2: True Costs and Other Effects on Borrowers**  
Moderator: Shay Farley  
(Same panel)  
Prepared statements by panelists, questions from moderator and open Q&A with audience
- 11:45 - 12:30 **LUNCHEON PRESENTATION: Poverty in Alabama**  
Stephen Black, Founder and President, Impact Alabama
- 12:30 – 1:30 **Legislative Panel: A View from the Statehouse**  
Moderator: Stephen Stetson  
Rep. James Buskey, Sen. Quenton Ross, Rep. Merika Coleman, and Rep. Jeff McLaughlin
- 1:30 - 1:45 BREAK
- 1:45 – 3:00 **Part 3: Best Advocacy and Policy Strategies for Alabama Consumers**  
Moderator: Stephen Stetson  
1:00 – 1:30 FDIC Small Loan Pilot / What roles can traditional lending institutions play?  
John Olsen, FDIC, and Michael Milner, Federal Reserve
- 1:30 – 2:15 Current legal protections for consumers: Commentary from practicing attorneys  
PANEL: Richard Shinbaum, Tom Keith, Mike Skotnicki, etc.
- 2:15 – 3:00 What resources do you need in your arsenal? Examples from other states  
PANEL: Jean Ann Fox, Uriah King, Hank Klein, and Sue Berkowitz
- 3:00 – 4:00 Next Steps and Commitments
- 4:00 – 4:15 Closing remarks

\*\*Must be out of building by 4:30