UNSECURED LENDING BY DEPOSITORY INSTITUTIONS, NONPROFITS, AND THE UNLICENSED

INFORMATIONAL HEARING

Thursday, November 14, 2013 State Capitol, Room 4203 9:00 AM – 12:00 PM

- I. **Opening Remarks** Chairman Correa
- II. What Types of Installment Loans are Depository Institutions Offering?
 - A. Steve Zuckerman, President, Self-Help Federal Credit Union
 - B. Sherry Cordonnier, Director, Corporate Relations and Stacy Fifield, Senior Vice President and Chief Lending Officer, Travis Credit Union
 - C. Aimee Chitayat, Program Director, Insight Center for Community Economic Development
- III. What Types of Installment Loans are Nonprofits Offering?
 - A. Jose Quinonez, Executive Director, Mission Asset Fund
 - B. Caitlin McShane, Communications Director, Opportunity Fund
- IV. What Types of Loans are Being Offered By Lenders Unlicensed in California?
 - A. Lisa McGreevy, President and Chief Operating Officer, Online Lending Alliance

V. The Regulatory Response to Lenders That Lack California Lending Licenses

A. John Hanna, General Counsel, Department of Business Oversight

VI. Public Comment

VII. Closing Remarks – Chairman Correa